



NCUA
National Credit Union Administration

Minority Depository Institutions Annual Report to Congress

2021

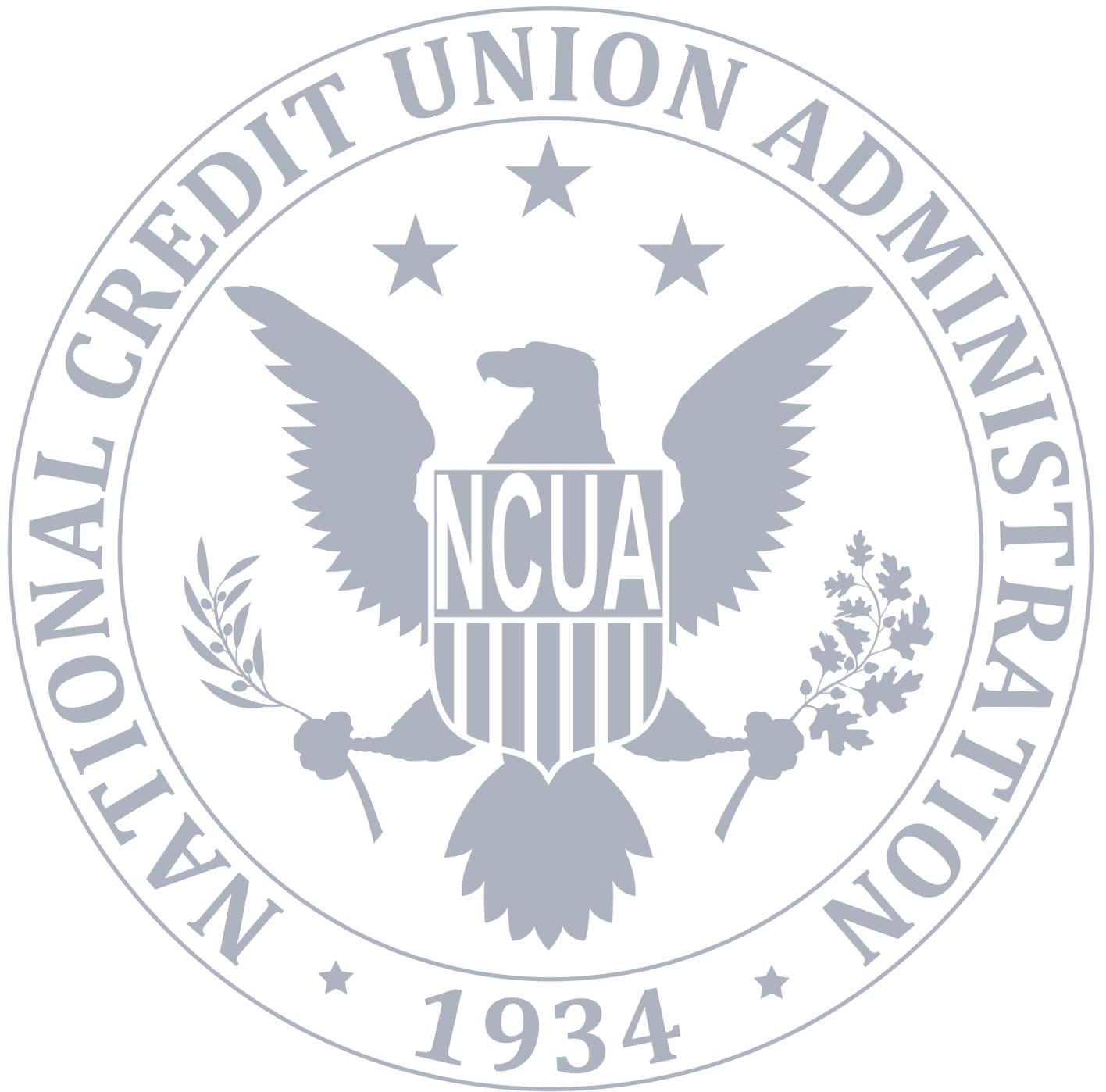


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Chairman's Message



In accordance with the requirements of Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended by Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, I am pleased to submit the National Credit Union Administration's ninth annual report to Congress on Minority Depository Institutions, or MDIs for short. This report describes the composition and financial performance of the MDI credit unions supervised by the NCUA during 2021, as well as the agency's ongoing actions to preserve and protect them.

When Congress created America's system of cooperative credit in 1934, it directed that system to meet the credit and savings needs of its members, especially people of modest means. The efforts of MDI credit unions to offer safe, fair, and affordable financial products and services to people of color and within underserved communities contributes to the fulfillment of this statutory responsibility. The ongoing work of MDI credit unions also furthers efforts to advance economic equity and justice within our nation's credit union system.

During 2021, MDI credit unions continued to perform admirably, and many MDI credit unions provided the only source of insured financial services in their communities. As a group, MDI credit unions grew their membership and increased their lending, assets, shares, and deposits.

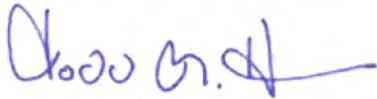
Notably, the total amount of MDI credit union lending grew by \$2.9 billion during 2021, an increase of more than 9 percent over the prior year. This percentage increase in MDI credit union lending exceeded the increase recorded by all federally insured credit unions during 2021 and demonstrates that MDI credit unions are working within their fields of membership to assist in the economic recovery from the COVID-19 pandemic.

Throughout 2021, the NCUA continued its support for MDI credit unions. We expanded learning resources, better managed the MDI mentoring initiative, and provided grants and loans to assist eligible MDI credit unions in more effectively engaging their members and delivering much-needed services. Through our work, we additionally sought to equip MDI credit unions with the tools needed to better serve their members today and prepare for the challenges of tomorrow.

Further, MDI credit union support is integral to the NCUA's ongoing Advancing Communities through Credit, Education, Stability, and Support initiative, otherwise known as ACCESS, which began under then-Chairman Rodney Hood. For 2022, we have committed to expanding the ACCESS initiative and increasing the agency's available resources to support MDI credit unions. For example, we will host an MDI track as part of the agency's summit on diversity, equity, and inclusion. And, we have provided field examiners with more time to offer technical assistance and support for MDI credit unions.

Looking ahead, the NCUA will continue its efforts to find more ways to support the growth and sustainability of MDI credit unions and to do a better job of meeting their evolving needs. As always, the NCUA also welcomes the feedback of stakeholders. If you should have questions about this report, interest in getting a firsthand look at how MDI credit unions improve financial well-being, or suggestions for improving our MDI support efforts, please feel free to contact us.

Todd M. Harper



NCUA Chairman

The NCUA's Role in the Credit Union System

Created by the United States Congress in 1970, the National Credit Union Administration is an independent federal agency that insures deposits at federally insured credit unions, protects the members who own credit unions, charters and regulates federal credit unions, and promotes widespread financial education and consumer financial protection. The NCUA protects the safety and soundness of the credit union system by identifying, monitoring, and reducing risks to the National Credit Union Share Insurance Fund. Backed by the full faith and credit of the United States, the Share Insurance Fund provides up to at least \$250,000 of federal share insurance to nearly 133 million members in all federal credit unions and most state-chartered credit unions.

The NCUA's mission is to protect the system of cooperative credit and its member-owners through effective chartering, supervision, regulation, and insurance.

Credit unions are member-owned, not-for-profit cooperative financial institutions that provide members with affordable financial products and services and allow them to participate in their institutions' governance.

The NCUA's Office of Credit Union Resources and Expansion (CURE) supports the growth of all credit unions, with a particular focus on low-income-designated credit unions and minority depository institutions. CURE oversees:

- Chartering and field-of-membership services;
- Grant and loan programs;
- The NCUA's Minority Depository Institutions Preservation Program; and
- Technical assistance and training for credit union leadership and staff offered through the Learning Management System.

Some of CURE's programs, including grants and loans, have specific eligibility requirements. Others, such as training resources, are available to any credit union.

The NCUA continually evaluates and refines its efforts to assist credit unions, especially with regard to underserved outreach, promoting inclusion, improving member service, and expanding membership.

Minority Depository Institutions

Minority depository institution (MDI) credit unions exist to provide insured, affordable financial services to minority communities, individuals, and populations traditionally underserved by the financial system. The NCUA regards supporting and preserving MDIs to be part of its vision of

promoting greater financial inclusion and broader opportunities, particularly to those underserved people and communities.

Federally insured credit unions self-designate as MDIs by affirming in [the NCUA's Credit Union Online Profile](#) that more than 50 percent of their current members, the community they serve, and the board of directors are from one or a combination of the four minority categories defined in the Financial Institutions Reform, Recovery, and Enforcement Act of 1989: Asian Americans, Black Americans, Hispanic Americans, or Native Americans. Appendix 3 of this report lists all federally insured, MDI-designated credit unions as of December 31, 2021.

Financial Performance Highlights for MDI Credit Unions in 2021

As of December 31, 2021, there were 509 federally insured credit unions designated as MDIs, about one in 10 of all federally insured credit unions. These credit unions were located in 36 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

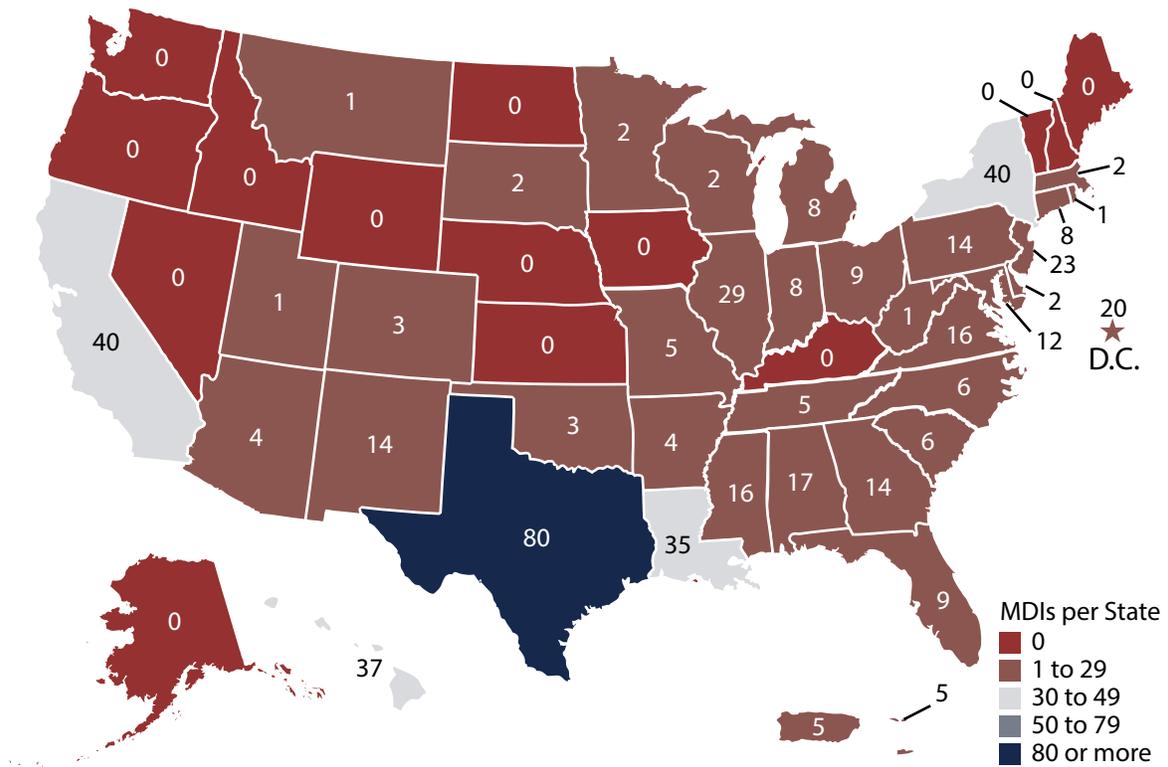
MDIs traditionally tend to be small institutions, often located in a church, a factory, or a small business. Average MDI credit union assets in 2021 were \$115.7 million.

Despite the ongoing challenges to the economy and the financial system resulting from the COVID-19 pandemic, MDI credit unions, generally, saw improved financial performance metrics in 2021. While the number of MDIs declined slightly, membership, assets, and loans grew.

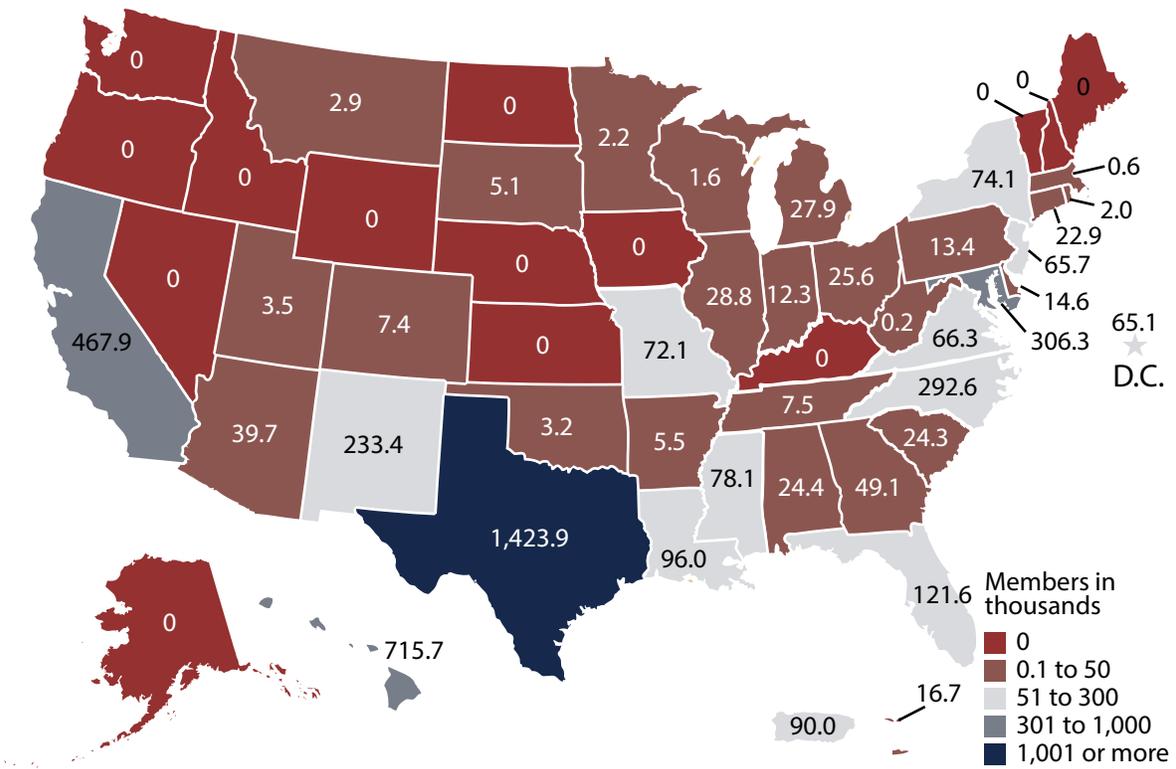
- There were 509 MDI credit unions at the end of 2021, compared to 520 at the end of 2020. This slight decline is largely due to credit unions that fell outside the specific MDI designation requirements.
- 412 MDI credit unions also held the low-income credit union designation.
- The 509 MDI credit unions served more than 4.5 million members, up from 4.3 million in 2020.
- Total assets were \$58.9 billion, up from \$51.1 billion in 2020.
- MDI credit unions made \$34.2 billion in loans compared to \$31.3 billion in 2020, primarily concentrated in first-mortgage real estate (\$14.9 billion) and vehicle loans (\$12.4 billion).
- Aggregate total shares and deposits reached \$51.6 billion, up from \$44.6 billion in 2020.
- Of the 509 MDI credit unions, 478, or nearly 94 percent, reported a net worth ratio of at least 7 percent, the standard for a “well-capitalized” institution, compared to almost 96 percent for federally insured credit unions overall.

- The net worth ratio for MDI credit unions was 10.65 percent, higher than the credit union industry’s net worth ratio of 10.26 percent.
- Return on average assets was 90 basis points at the end of 2021, compared to 107 basis points for federally insured credit unions overall.
- MDI credit unions had a delinquency rate of 65 basis points, compared to 49 basis points for federally insured credit unions overall.
- MDI credit unions had a net charge-off rate of 35 basis points, compared to 26 basis points for federally insured credit unions overall.
- MDI credit unions had a loan-to-share ratio of 66.3 percent, compared to 70.2 percent for federally insured credit unions overall.

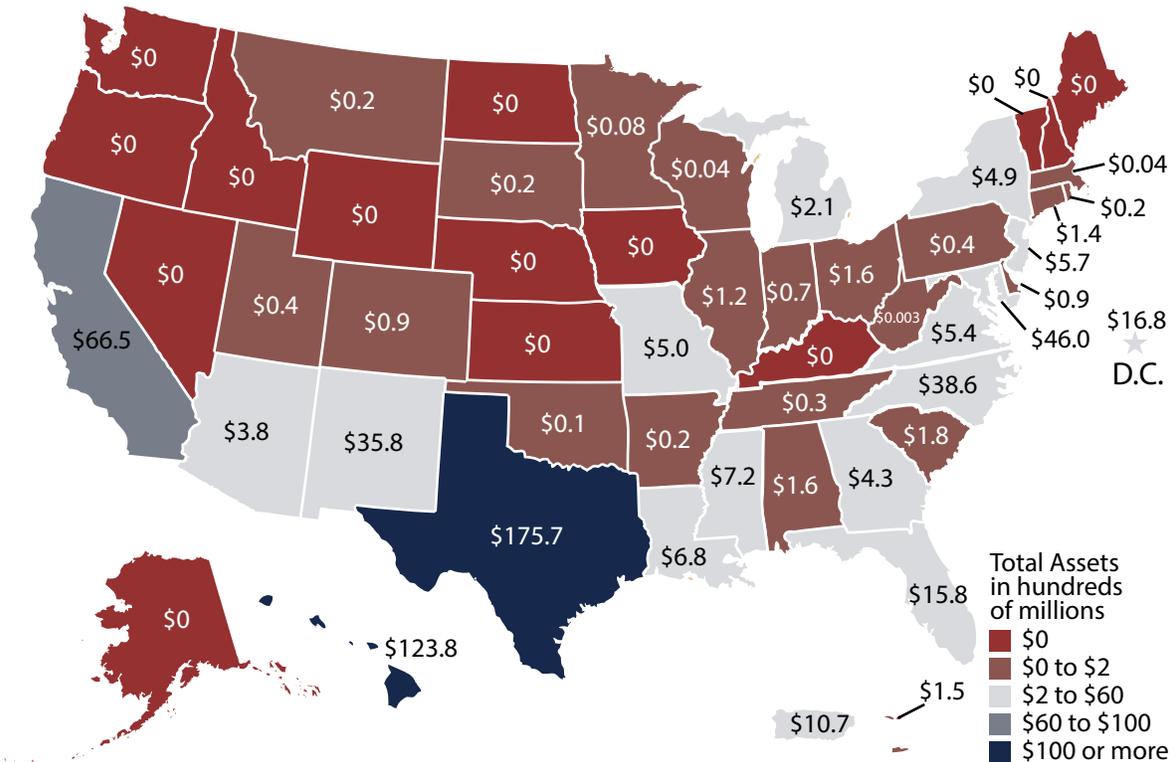
Total Number of Minority Depository Institutions by State



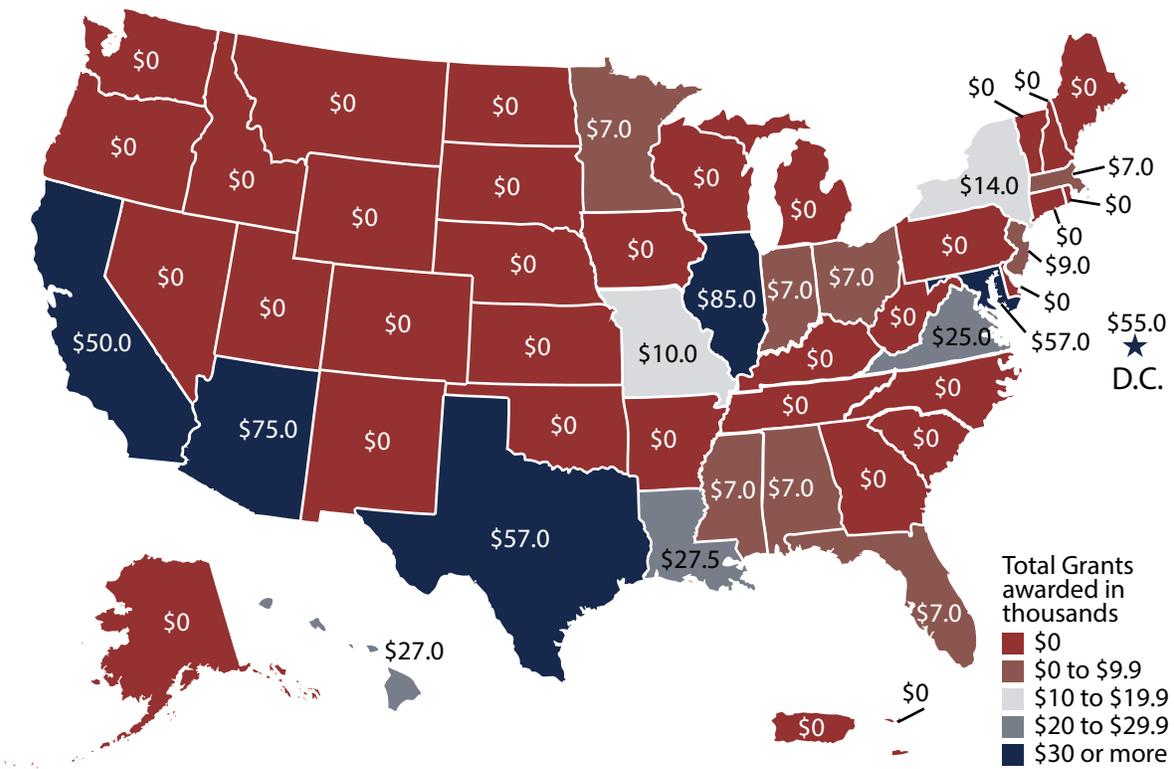
Total Number of Minority Depository Institution Members (in thousands)



Total Minority Depository Institution Assets (in hundreds of millions of dollars)



Total Minority Depository Institution Grant Awards (in thousands of dollars)



MDI Credit Union Preservation Program

The NCUA Board approved, on June 18, 2015, a [final MDI Preservation Program Interpretive Ruling and Policy Statement](#) that described the NCUA’s objectives for preserving and encouraging MDI credit unions in accordance with FIRREA goals and consistent with the NCUA’s mission and strategic goal of ensuring a safe, sound, and viable system of cooperative credit that protects consumers. The program has evolved through the intervening years.

NCUA examiners provide technical assistance and guidance for all MDIs. MDIs also can take advantage of training available at no charge through the agency’s [Learning Management System](#).

MDI Preservation Activities in 2021

During 2021, the NCUA's efforts to support MDIs included:

- Chartering one new MDI credit union, Maun Federal Credit Union, in Kendall Park, New Jersey.
- Approving field-of-membership expansions for 26 MDIs, thereby adding 775 new member groups or geographic areas and more than 4.8 million potential members to be served.
- Providing \$530,000 in technical assistance grants funded by the Community Development Revolving Loan Fund to 37 MDI credit unions. Appendix 2 has a complete list of MDI credit unions that received CDRLF awards in 2021.
- Awarding four CDRLF mentoring grants of \$25,000 each to MDI credit unions to support their partnerships with stronger, more experienced credit unions that provided technical and other assistance.
- Hosting three regional webinar/roundtable discussions for MDIs that provided forums for discussion and helped the NCUA assess MDIs' needs.
- Holding bi-monthly video meetings of the MDI Mentoring Cohort, where the participating credit unions could ask questions and exchange information about their progress.
- Creating an MDI-focused working group as part of the agency's Advancing Communities Through Credit, Education, Stability, and Support program. The group focused its research on technical assistance programs available to MDIs, examination and supervision resources dedicated to assisting MDIs, and possible public-private partnerships that could support MDIs.
- Assisting the Treasury Department with implementation of the Emergency Capital Investment Program, which assisted MDIs, including providing consultation on funding applications. Twenty-three MDIs were approved for nearly \$723 million in ECIP awards in 2021.

MDI Mentoring Program

The NCUA launched its MDI Mentoring Grants program in 2019, funded through the agency's CDRLF appropriation. Mentoring grants have helped small, low-income MDIs establish support relationships with stronger, more experienced low-income credit unions that provide expertise and guidance in serving low-income and underserved populations.

Mentor credit unions can assist their mentees in a variety of ways that lead to better service to members and their communities: providing advice on strategic planning, offering suggestions for improving credit union operations, and making recommendations on building staff capacity and expanding membership.

The NCUA in 2021 awarded four \$25,000 MDI mentoring grants to:

- Richmond Heritage Federal Credit Union, Richmond, Virginia, with Self-Help Federal Credit Union, Durham, North Carolina, serving as mentor;
- Israel Methcomm Federal Credit Union, Chicago, with Maternity B.V.M. Credit Union, Bourbonnais, Illinois, serving as mentor;
- Park Manor Christian Church Credit Union, Chicago, with Maternity B.V.M. Credit Union serving as mentor; and
- Southeastern Arizona Federal Credit Union, Douglas, Arizona, with MariSoL Federal Credit Union, Phoenix, serving as mentor.

The 2021 mentoring program included the mentoring cohort, intended to help credit unions successfully execute their mentoring plans. The cohort held bi-monthly video conferences where the credit unions could hear from NCUA subject-matter experts and guest speakers and discuss successful strategies in meeting their goals. Mentees also participated in a virtual roundtable that included detailed conversations about the challenges the credit unions faced.

MDI Survey

The NCUA collected information from MDIs to help the agency better address the particular concerns of these credit unions. One hundred seventy-five MDIs participated in an online survey designed to obtain feedback on their needs. The five most-often-cited concerns were:

- Funding growth, expansion, or products and services;
- Maintaining or improving profitability and financial performance;
- Staying abreast of regulatory compliance issues;
- Limited staffing; and
- Developing products and services.

The NCUA will use these responses to shape its future efforts to promote and preserve MDI credit unions.

Training and Education

The NCUA's [Learning Management System](#) is an online service providing training at no cost for credit union board members, management, and staff. The LMS offers on-demand courses that cover topics like management and governance, operations, regulations, and federal programs. During 2021, the agency created or updated several new courses, including those of particular interest to MDIs:

- **Well-Defined Local Communities** – A course focused on how a credit union may identify a well-defined local community under the agency’s rules and regulations, which is important to credit unions seeking a federal community charter or expanding their communities’ boundaries.
- **Bankruptcy and Collections Overview** – A course covering legal issues relating to bankruptcy, collections, creditors’ rights, and relevant federal laws and state regulations.
- **Understanding Share Insurance** – Discussion of the share insurance program and terminology and providing coverage examples to help credit union staff explain insurance to members.
- **What Every Board Member Needs to Know** – A series of nine training modules covering board qualifications and duties, strategic and succession planning, reading financial statements, mergers, and other important subjects.

The agency also hosted six webinars that included information important to MDIs:

- **The Community Development Financial Institutions Fund Small Dollar Loan Program** – NCUA and CDFI Fund staff described the program and discussed eligibility and permissible uses of these funds.
- **Critical Security Controls and Cyber Hygiene** – NCUA and Cybersecurity and Infrastructure Security Agency staff provided credit unions with important information about protecting their organizations and their members from cyberattacks.
- **The Emergency Capital Investment Program** – The NCUA and Treasury Department discussed the program’s eligibility and application requirements, the financial instrument and terms used for the investment; and whether credit unions can use the investment as secondary capital.
- **Pandemic-Related Credit Risks** – NCUA staff covered credit markets’ status; current federal regulations; what NCUA examiners look for, suggestions on reporting risk to a credit union’s management and board, and advice for proactively managing credit risks.
- **The Bank Secrecy Act Regulatory Update** – NCUA staff were joined by a credit union BSA compliance officer to discuss recently issued BSA statements, best practices for managing high-risk accounts, and highlights of the Anti-Money Laundering Act of 2020.
- **Understanding the Automated Cybersecurity Evaluation Toolbox** – A presentation on the Toolbox followed by a question-and-answer session moderated by staff from the NCUA’s Offices of Credit Union Resources and Expansion and Examination and Insurance.

Other MDI Assistance

Examination and Oversight

NCUA field staff and staff from the agency's Office of Credit Union Resources and Expansion provided various kinds of support to MDIs during 2021, including:

- Assisting with merger planning;
- Helping with a request for secondary capital;
- Assisting with Community Development Revolving Loan Fund grant applications;
- Assisting credit unions seeking Community Development Financial Institution certification and Rapid Response Program grants; and
- Helping credit unions navigate the Emergency Capital Investment Program.

Advancing Communities Through Credit, Education, Stability, and Support

The NCUA's ACCESS initiative includes a working group focused on ways to support and preserve minority credit unions. One example is updating the [Credit Union Locator Tool](#), which has been refined to include MDIs as an option for consumers seeking minority depository institutions.

Going Forward

The NCUA will build on its success supporting MDI credit unions in a number of ways in the coming year.

The agency has allocated more than 1,500 staff hours per region for MDI support activities in 2022.

In addition to training, technical assistance, and grant-making, the NCUA will be developing a Credit Union Resource page for the NCUA.gov website that will include information specifically applicable to MDIs. Examples of information that will be part of the resource page are links to other federal agencies supporting MDIs, a list of mentor credit unions, and other resources that will be relevant for MDIs.

The agency plans to continue programs that have shown success in supporting MDIs, including:

- The Advancing Communities through Credit, Education, Stability, and Support initiative; the MDI working group will evaluate various strategies and make recommendations to help the NCUA more effectively support existing MDIs and encourage new ones.
- The MDI Mentoring Cohort.
- Targeted training to MDIs on topics like financial statement analysis and credit union board responsibilities.

- Community Development Revolving Loan Fund grantmaking.

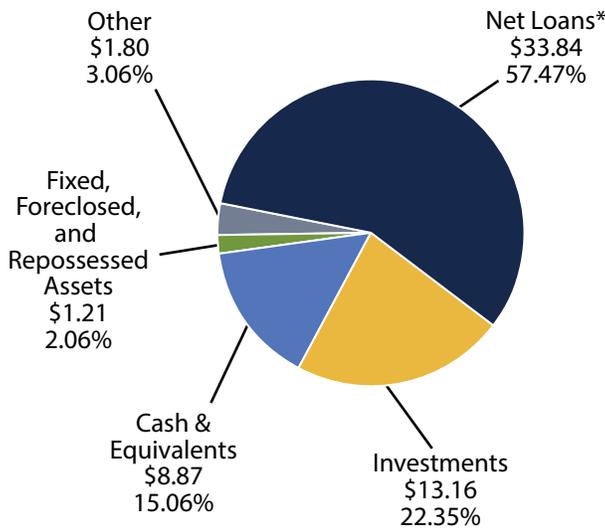
At its 2022 Diversity, Equity, and Inclusion conference, the NCUA will offer seven sessions relating to financial inclusion, which will include information particularly relevant to MDIs, and an MDI listening session.

Appendix 1: NCUA Financial Trends in Minority Depository Institutions – December 31, 2021

The ongoing COVID-19 pandemic has had an impact on certain financial metrics among credit unions. In general, MDI credit unions' performance has mirrored the performance of the credit union industry overall.

Overall Trends

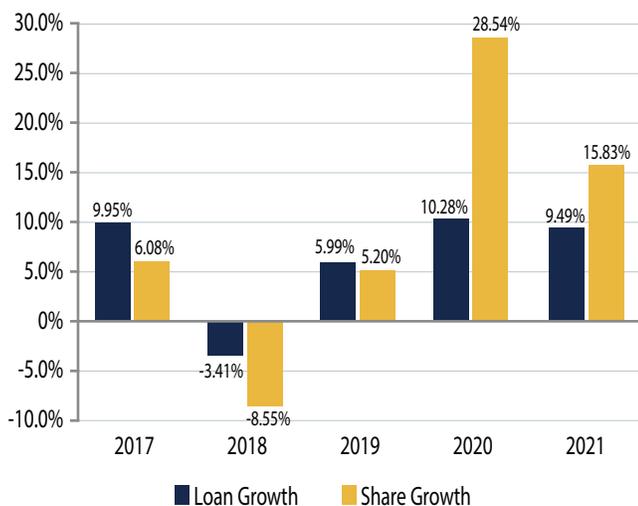
Asset Distribution
(in Billions)



*Net Loans equals Total Loans (\$34.2 Billion) minus Allowance for Loan and Lease Losses (\$0.4 Billion). Numbers may not add up due to rounding.

MDI credit unions saw some movement away from loans and towards investments between 2020 and 2021.

Loan Growth vs. Share Growth



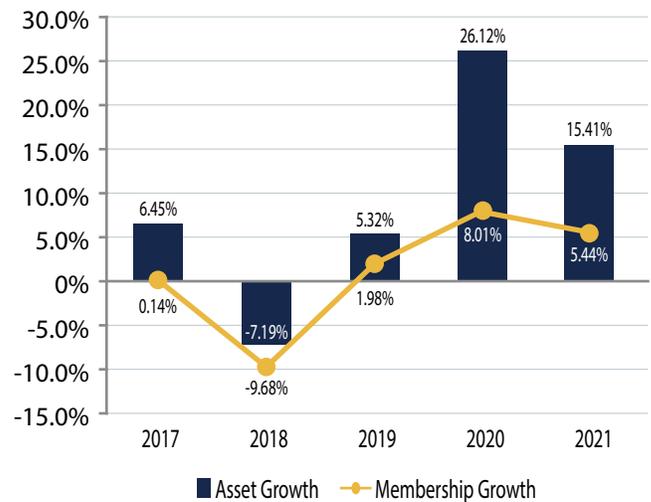
Growth in loans and shares in MDI credit unions in 2020-21 improved; share growth out-paced loan growth, largely due to the COVID-19 pandemic.

Number of Insured Credit Unions Reporting

	Minority Depository Institutions	Low-Income-Designated	Small	Federally Insured
2017	563	2,542	4,016	5,573
2018	530	2,554	3,804	5,375
2019	514	2,605	3,641	5,236
2020	520	2,642	3,387	5,099
2021	509	2,627	3,169	4,942

Over the past five years, the number of MDI credit unions has consistently been about 10 percent of all federally insured credit unions.

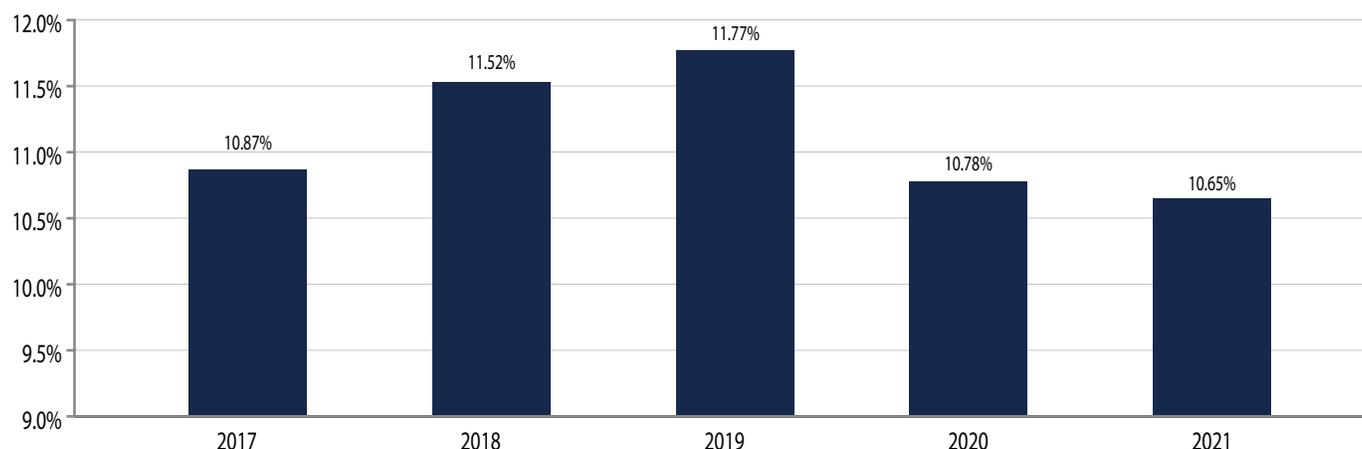
Asset Growth vs. Membership Growth



As with loans and shares, these two metrics have seen strong improvements in 2020-2021, and the effects of the pandemic drove asset growth higher than membership growth.

Net Worth

Aggregate Net Worth Ratio



This metric decreased slightly in the last two years following an increase in assets during the COVID-19 pandemic.

Net Worth Change

	December 2020 in Billions	December 2021 in Billions	% Change
Total Net Worth	\$5.52	\$6.27	13.69%
Secondary Capital*	\$0.26	\$0.30	13.96%

*For low-income-designated credit unions, net worth includes secondary capital. Numbers may not add up due to rounding.

Net worth ratios decreased during the pandemic, though net worth dollars increased.

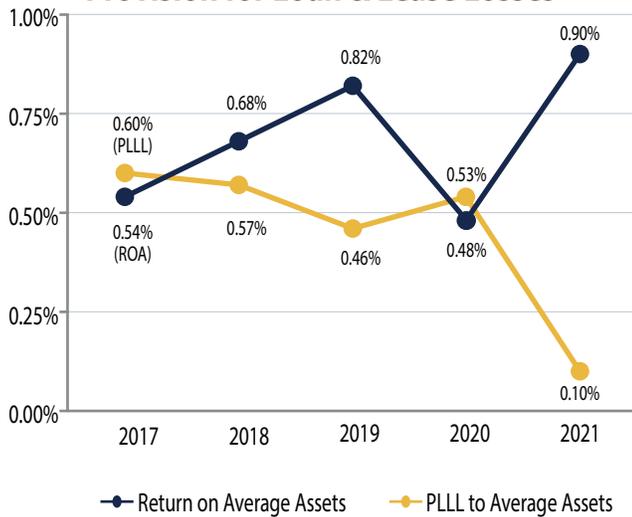
Net Worth Ratios

Number of Credit Unions	December 2020	% of Total	December 2021	% of Total
7% or above	484	93.08%	478	93.91%
6% to 6.99%	20	3.85%	18	3.54%
4% to 5.99%	10	1.92%	8	1.57%
2% to 3.99%	4	0.77%	3	0.59%
0% to < 2.00%	2	0.38%	2	0.39%
Less than 0%	0	0.00%	0	0.00%

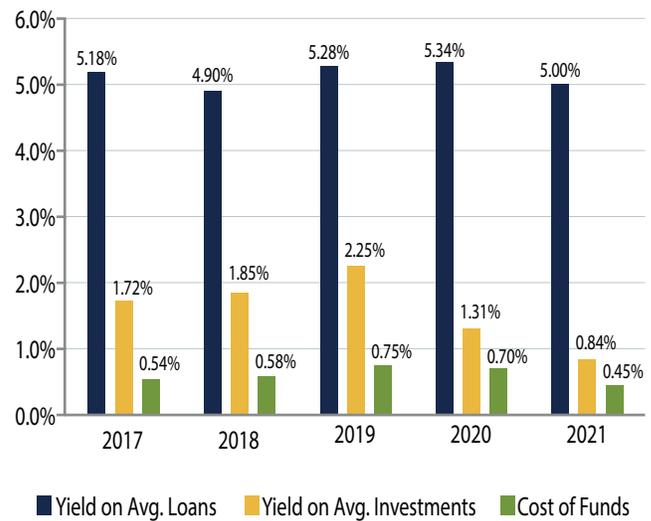
The percentage of MDI credit unions that were well-capitalized—meaning a net worth ratio of at least 7 percent—grew in 2021.

Earnings

Return on Average Assets vs. Provision for Loan & Lease Losses



Yields vs. Costs of Funds



Throughout the COVID-19 pandemic, MDI credit unions' ROAA has increased, whereas PLLL funding has decreased.

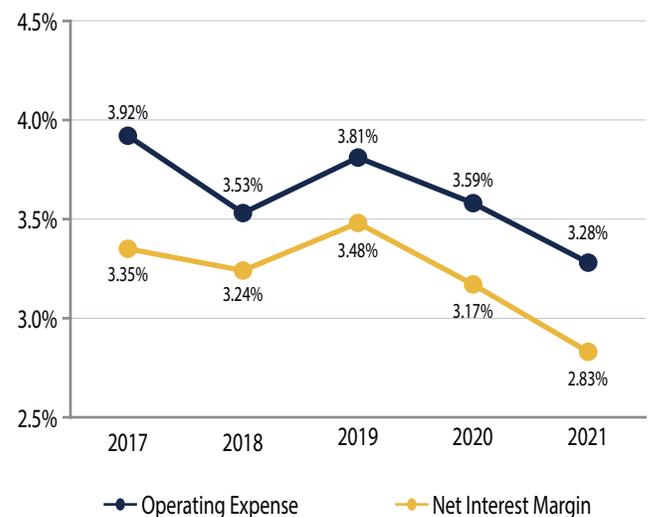
Declining interest rates during the COVID-19 pandemic have caused MDI credit unions' yield on average investments and cost of funds to decrease.

Ratio of Average Assets

Ratio (% of Average Assets)	December 2020	December 2021	Effect on ROA
Net Interest Margin	3.17%	2.83%	-34 bp
+ Fee & Other Inc.	1.34%	1.33%	-1 bp
- Operating Expenses	3.59%	3.28%	31 bp
- PLLL	0.53%	0.10%	43 bp
+ Non-Operating Income	0.09%	0.12%	3 bp
= ROA	0.48%	0.90%	42 bp

Decreased PLLL funding during the COVID-19 pandemic has contributed materially to increases in overall ROAA at MDI credit unions.

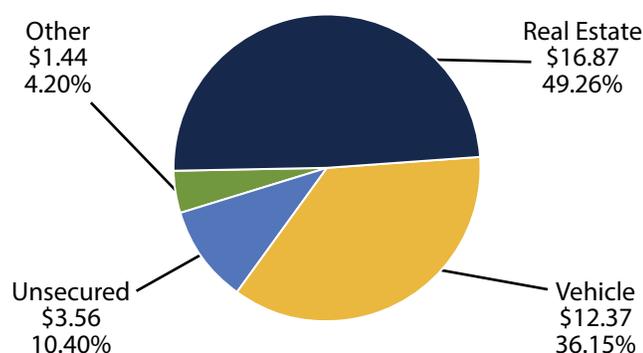
Operating Expenses vs. Net Interest Margin



During the COVID-19 pandemic, operating expenses and net interest margin have fallen at similar levels at MDI credit unions.

Loan Distribution

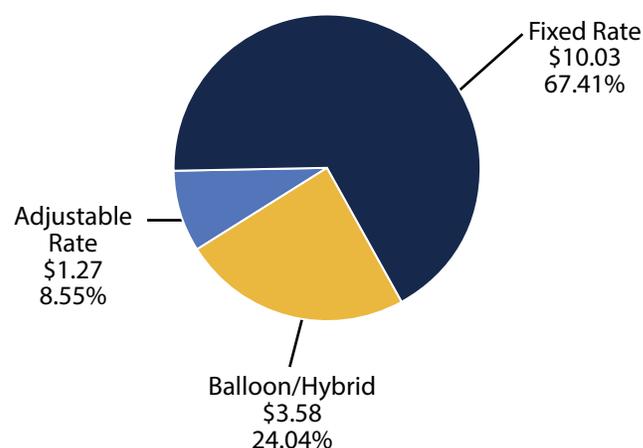
Loan Distribution
(in Billions)



Numbers may not add up due to rounding.

MDI credit unions reported loan distribution—primarily real estate, vehicle, and unsecured loans—in percentages similar to federally insured credit unions overall.

First Mortgage Real Estate Loans
(in Billions)



Numbers may not add up due to rounding.

MDI credit union real estate loans were fixed rate, balloon/hybrid, and adjustable rate, similar to the distributions in federally insured credit unions overall.

Loan Growth

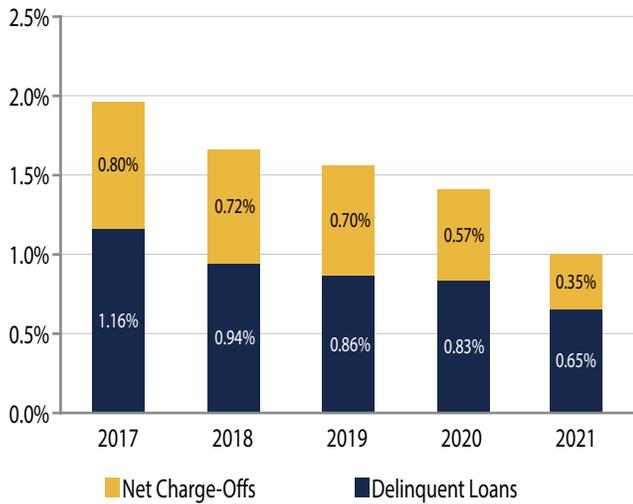
Loan Category	December 2020 in Billions	% of Total Loans December 2020	December 2021 in Billions	% of Total Loans December 2021	Growth in Billions	Growth Rate
Unsecured Credit Card	\$0.99	3.16%	\$1.02	2.97%	\$0.03	2.72%
All Other Unsecured	\$2.42	7.72%	\$2.54	7.43%	\$0.13	5.24%
New Vehicle	\$5.25	16.76%	\$5.11	14.92%	-\$0.14	-2.69%
Used Vehicle	\$6.65	21.23%	\$7.27	21.22%	\$0.62	9.25%
First Mortgage Real Estate	\$12.98	41.43%	\$14.88	43.48%	\$1.91	14.71%
Other Real Estate	\$1.72	5.50%	\$1.98	5.79%	\$0.26	14.91%
Leases Receivable & All Other	\$1.31	4.20%	\$1.44	4.20%	\$0.12	9.25%
Total Loans	\$31.32		\$34.24		\$2.91	9.31%

Numbers may not add up due to rounding.

Real estate lending showed the highest-percentage growth in MDI credit unions, in part driven by the COVID-19 pandemic. This was similar to federally insured credit unions as a whole, though the increased growth in MDIs was higher.

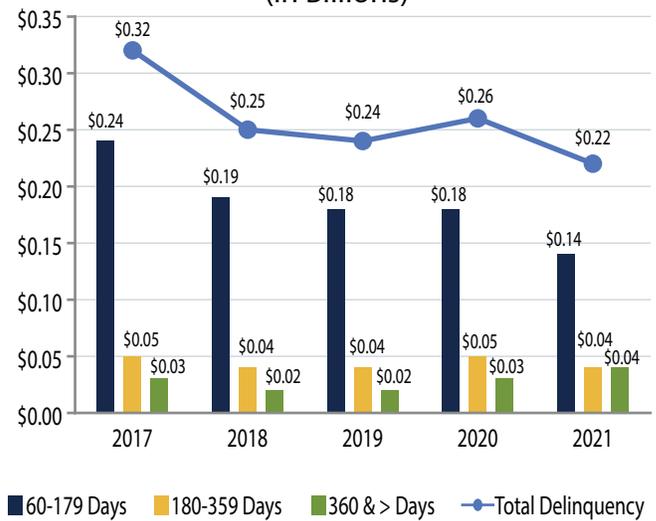
Loan and Delinquency Trends

Delinquency & Charge-Offs



While somewhat higher than federally insured credit unions overall, delinquencies and charge offs have steadily decreased at MDIs for the last five years.

Delinquency (in Billions)



Total delinquency has trended downwards at MDI credit unions; however, delinquency greater than 360 days increased during the COVID-19 pandemic.

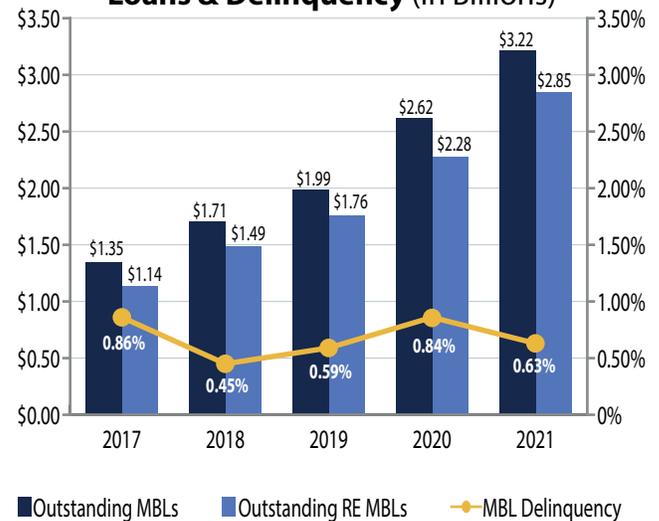
Charge-Offs and Recoveries

Total Loan Charge-Offs and Recoveries	December 2020 in Billions	December 2021 in Billions	% Change
Total Loans Charged Off	\$0.22	\$0.17	-22.00%
Total Loan Recoveries	\$0.05	\$0.06	16.68%
Total Net Charge-Offs	\$0.17	\$0.11	-32.82%

Numbers may not add up due to rounding.

During the COVID-19 pandemic, total loans charged off decreased, while loan recoveries increased, resulting in a decrease in net charge-offs.

Commercial/Member Business Loans & Delinquency (in Billions)

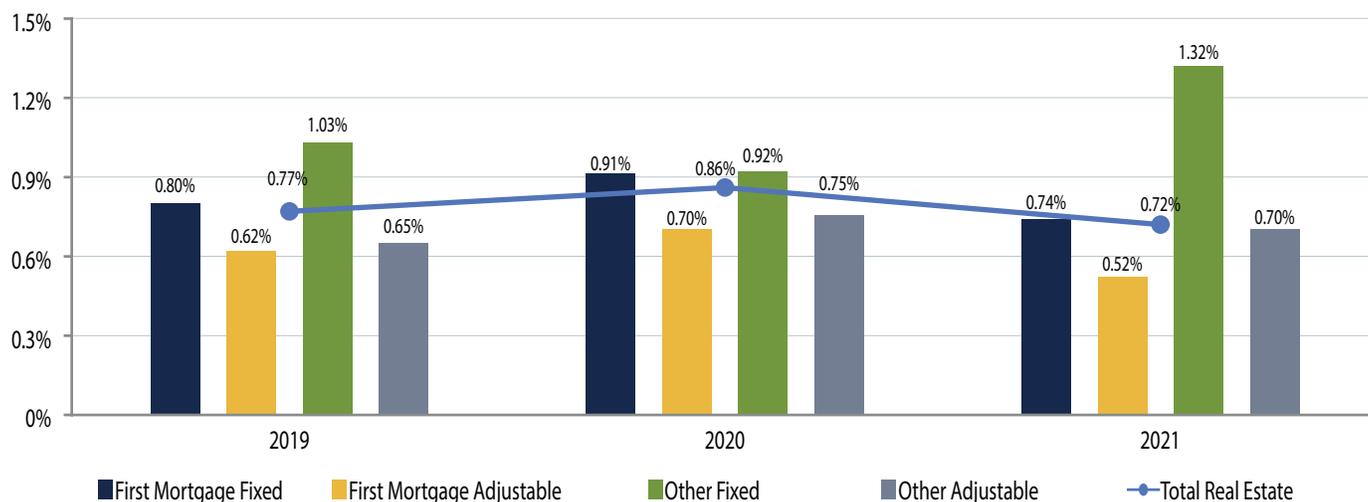


Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans.

Commercial/Member Business Loans have steadily increased while delinquency has remained steady.

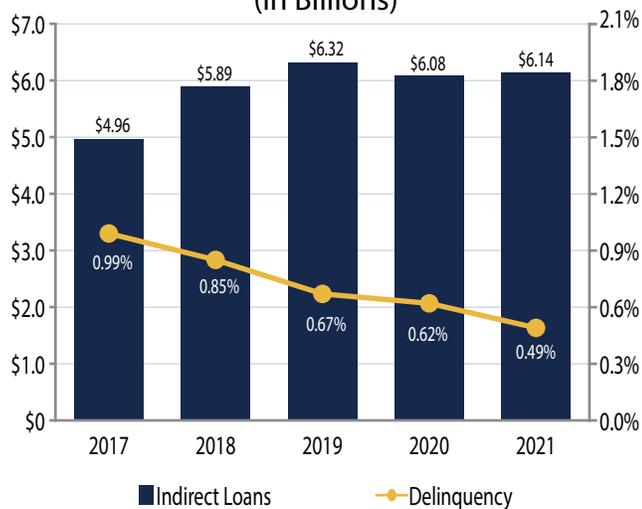
Loan and Delinquency Trends (continued)

Real Estate Delinquency



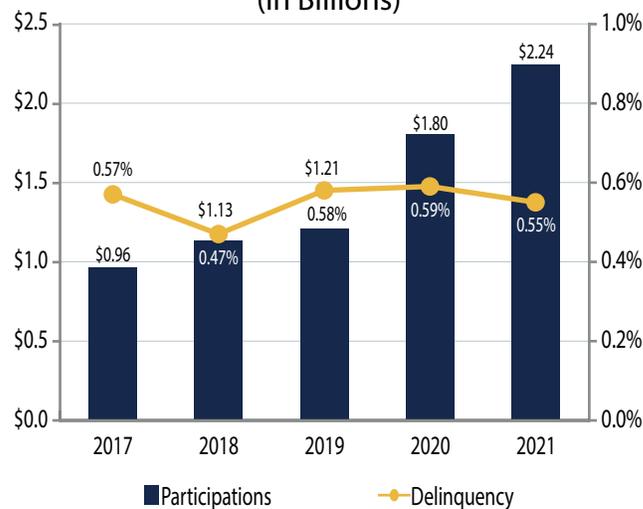
Total real estate loan delinquency decreased during the COVID-19 pandemic, although other fixed real estate loans did increase.

Indirect Loans & Delinquency (in Billions)



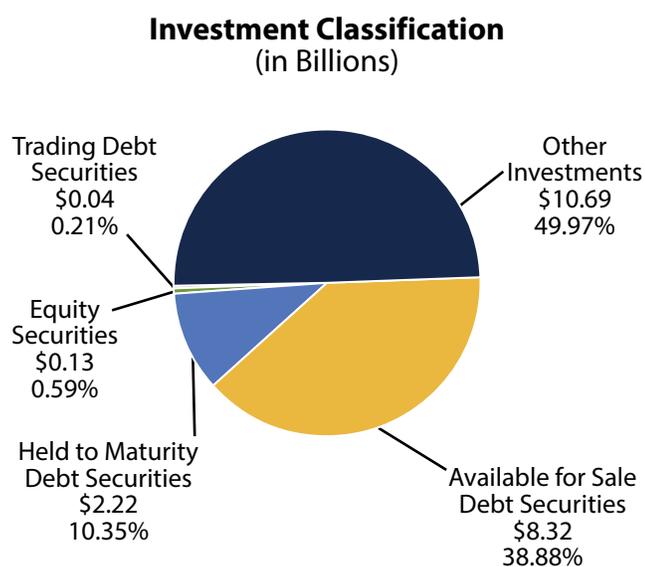
Total indirect loans have been steady, while delinquency has steadily decreased at MDI credit unions.

Participation Loans & Delinquency (in Billions)



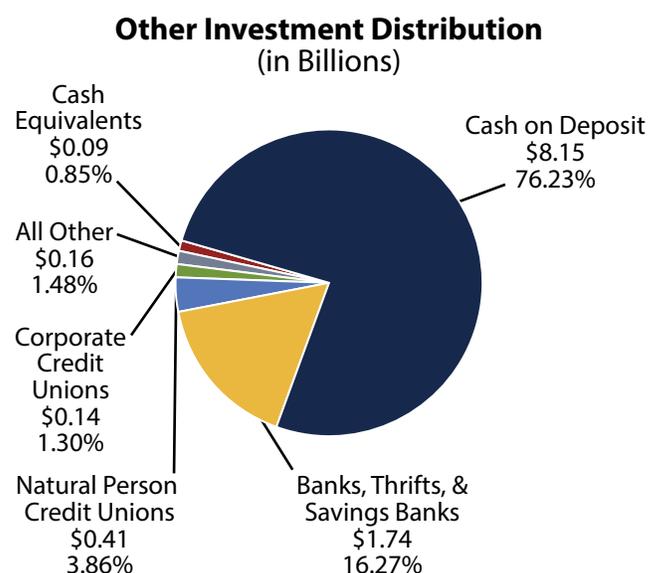
Total participation loans have increased, while delinquency has been steady at MDI credit unions.

Investment Trends – Accounting Standards Codification



Numbers may not add up due to rounding.

Most investments at MDI credit unions were categorized as other investments, AFS debt securities, and HTM securities, a somewhat different mix than federally insured credit unions as a whole.



Numbers may not add up due to rounding.

The majority of other investments held by MDI credit unions were cash on deposit, bank deposits and credit union deposits, a similar mix to federally insured credit unions generally.

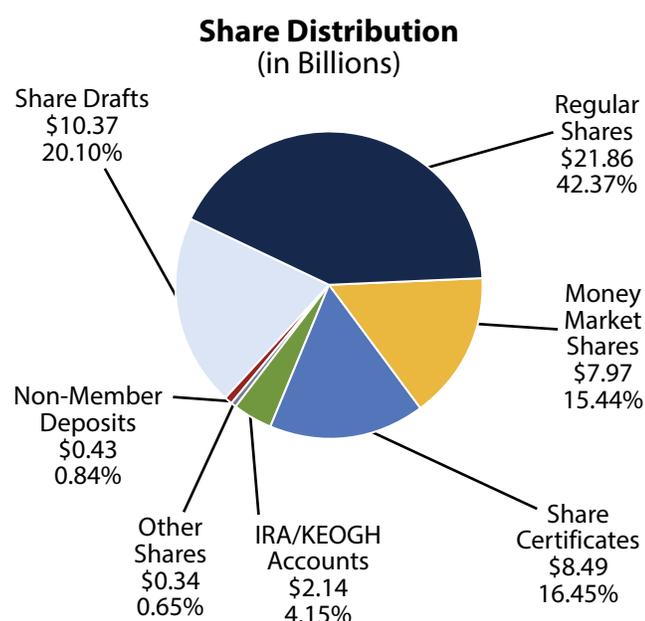
Maturity

Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2020 in Billions	% of Total Investments December 2020	December 2021 in Billions	% of Total Investments December 2021	Growth in Billions	Growth Rate
Less than 1 year	\$9.96	59.34%	\$10.90	50.91%	\$0.94	9.43%
1 to 3 years	\$3.35	19.95%	\$3.68	17.18%	\$0.33	9.84%
3 to 5 years	\$1.83	10.90%	\$3.79	17.72%	\$1.96	107.30%
5 to 10 years	\$1.24	7.42%	\$2.67	12.48%	\$1.43	114.67%
Greater than 10 years	\$0.40	2.39%	\$0.37	1.72%	-\$0.03	-8.60%
Total Investments*	\$16.78		\$21.40		\$4.62	27.56%

*Includes borrowing repurchase agreements placed in investments for positive arbitrage.
Numbers may not add up due to rounding.

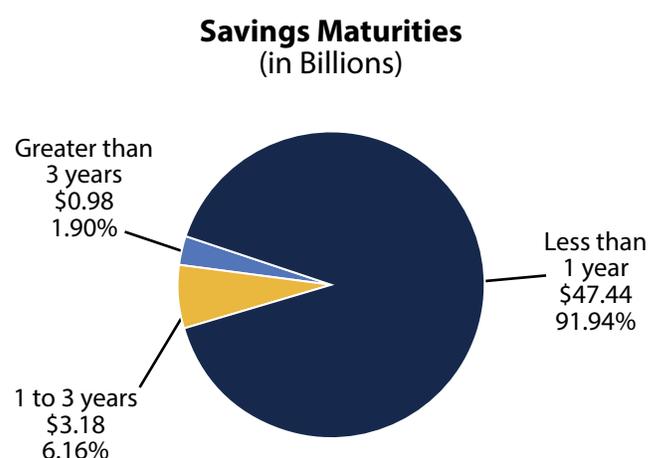
The greatest percentage of MDI credit union investments continued to be short-term with maturities less than year; however, during the COVID-19 pandemic, investments with maturities of three to five and five to 10 years saw large increases.

Share Trends



Numbers may not add up due to rounding.

Regular shares comprise a plurality of shares at MDI credit unions, followed by money market shares and share certificates, roughly in line with credit unions overall.



Numbers may not add up due to rounding.

The majority of share maturities at MDI credit unions were less than one year, in line with credit unions generally.

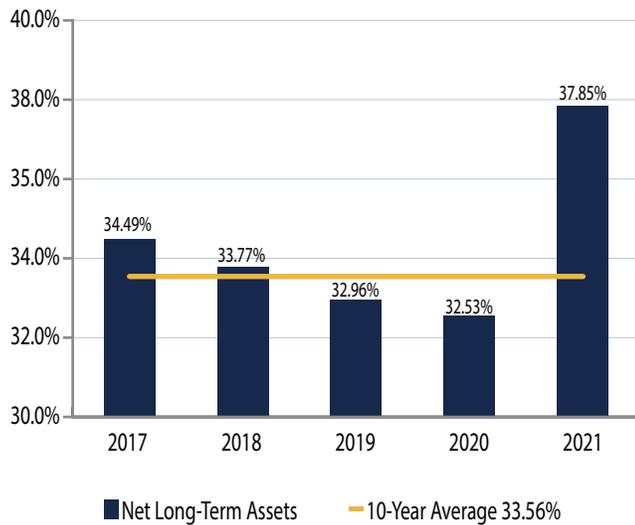
Shares

Share Category	December 2020 Balance in Billions	% of Total Shares December 2020	December 2021 Balance in Billions	% of Total Shares December 2021	Growth in Billions	Growth Rate
Share Drafts	\$8.74	19.59%	\$10.37	20.10%	\$1.63	18.63%
Regular Shares	\$18.06	40.46%	\$21.86	42.37%	\$3.81	21.08%
Money Market Shares	\$6.09	13.65%	\$7.97	15.44%	\$1.87	30.77%
Share Certificates	\$8.91	19.96%	\$8.49	16.45%	-\$0.42	-4.70%
IRA / KEOGH Accounts	\$2.06	4.62%	\$2.14	4.15%	\$0.08	3.79%
All Other Shares	\$0.26	0.58%	\$0.34	0.65%	\$0.08	29.13%
Non-Member Deposits	\$0.51	1.14%	\$0.43	0.84%	-\$0.07	-14.76%
Total Shares and Deposits	\$44.63		\$51.61		\$6.97	15.62%

Regular shares continued to comprise a plurality of share types at MDI credit unions; however, both share drafts and money market shares saw material growth.

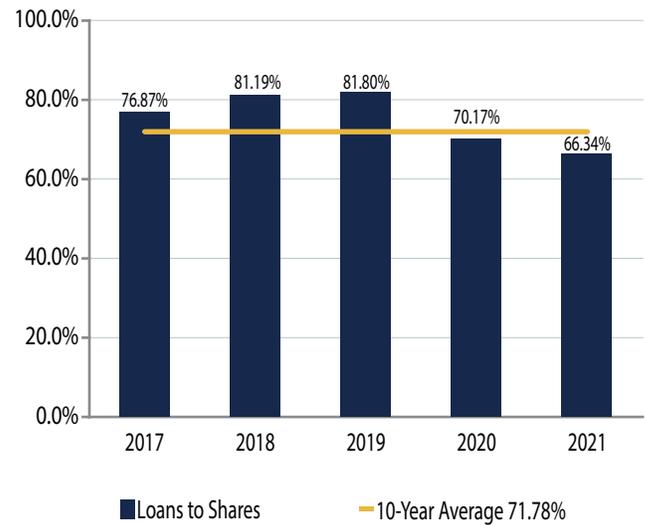
Asset-Liability Management Trends

Net Long-Term Assets / Total Assets



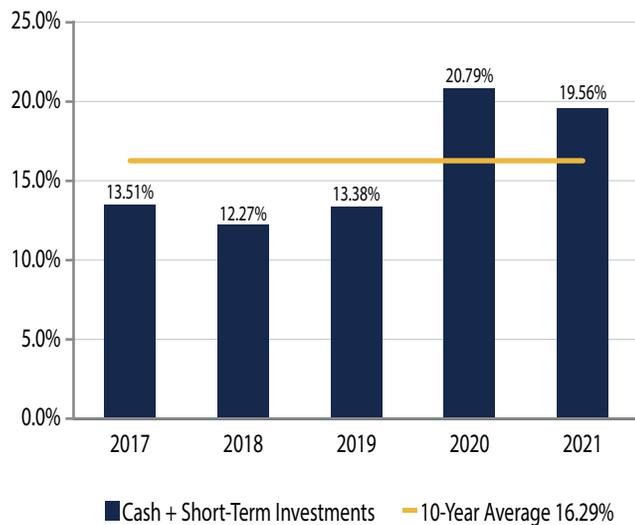
Following an industry trend, MDI credit unions in 2021 experienced a greater increase in their long-term assets versus the 10-year average.

Total Loans / Total Shares



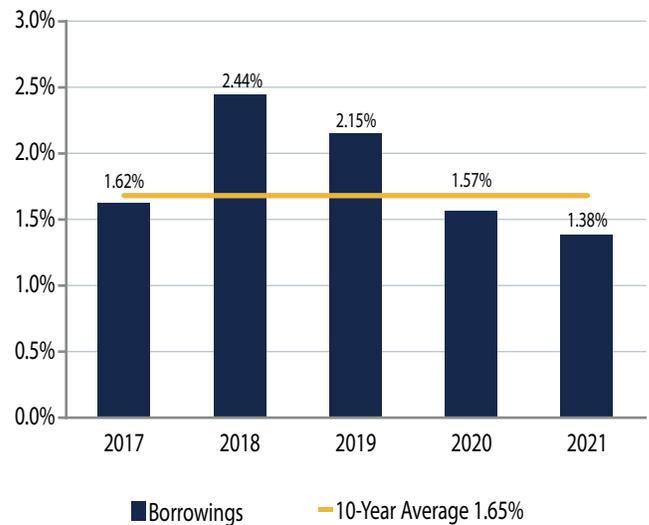
During the COVID-19 pandemic, MDI credit unions saw a decrease in their loans to shares versus the 10-year average.

Cash + Short-Term Investments / Assets



During the COVID-19 pandemic, MDI credit unions saw an increase in their cash and short-term investments versus the 10-year average.

Borrowings / Total Shares & Net Worth



During the COVID-19 pandemic, MDI credit unions saw a decrease in borrowings versus the 10-year average.

Summary of Trends by Asset Group

	Small Credit Union	Low-Income-Designated	Minority Depository Institution	Federally Insured Credit Union
# of Credit Unions	3,169	2,627	509	4,942
Total Assets	\$91.49 billion	\$964.88 billion	\$58.88 billion	\$2.06 trillion
Average Assets/CU	\$28.87 million	\$367.29 million	\$115.67 million	\$416.91 million
Net Worth / Total Assets	11.55%	10.08%	10.65%	10.26%
Net Worth Growth*	4.84%	12.28%	9.54%	11.54%
Return on Average Assets (ROA)*	0.53%	1.08%	0.88%	1.07%
Net Interest Margin/Average Assets	2.57%	2.66%	2.76%	2.59%
Fee & Other Income/Average Assets	1.10%	1.49%	1.30%	1.30%
Operating Expense/Average Assets	3.18%	3.11%	3.21%	2.83%
Members / Full-Time Employees	405.11	376.25	381.74	401.33
Provision for Loan Loss/Average Assets	0.08%	0.07%	0.10%	0.06%
Loans / Shares	53.08%	72.31%	66.34%	70.18%
Delinquent Loans / Total Loans	0.70%	0.45%	0.65%	0.49%
% of Real Estate Loans Delinquent > 59 Days	0.57%	0.37%	0.72%	0.41%
% of Commercial Loans Delinquent > 59 Days	1.43%	0.29%	0.63%	0.43%
Net Charge-Offs/Average Loans	0.17%	0.23%	0.36%	0.26%
Share Growth*	9.35%	14.13%	10.00%	13.05%
Loan Growth*	4.32%	9.38%	4.43%	8.27%
Asset Growth*	8.68%	13.16%	9.74%	12.08%
Membership Growth*	-0.76%	4.11%	1.46%	4.71%
Net Long-Term Assets / Total Assets	23.98%	38.02%	37.85%	39.55%
Cash + Short-Term Investments / Assets	27.53%	16.88%	19.56%	17.14%
Borrowings / Shares & Net Worth	0.14%	1.63%	1.38%	2.17%

*Note: These items are based on the same federally insured credit unions reporting in 12/31/2020 and 12/31/2021, based on 12/31/2021 assets.

Appendix 2: 2021 MDI Technical Grants Award List

Credit Union Name	Initiative/Award Type	City	State	Amount Approved
NEW PILGRIM	Digital Services & Cybersecurity	BIRMINGHAM	AL	\$7,000.00
A. E. A.	Underserved Outreach	YUMA	AZ	\$50,000.00
SOUTHEASTERN ARIZONA	Minority Depository Institution Mentoring	DOUGLAS	AZ	\$25,000.00
COMUNIDAD LATINA	Underserved Outreach	SANTA ANA	CA	\$50,000.00
GOVERNMENT PRINTING OFFICE	Digital Services & Cybersecurity	WASHINGTON	DC	\$4,865.00
DEPT OF LABOR	Underserved Outreach	WASHINGTON	DC	\$50,000.00
JETSTREAM	Digital Services & Cybersecurity	MIAMI LAKES	FL	\$7,000.00
HAWAII	Digital Services & Cybersecurity	HONOLULU	HI	\$5,896.00
BIG ISLAND	Digital Services & Cybersecurity	HILO	HI	\$7,000.00
EWA	Digital Services & Cybersecurity	EWA BEACH	HI	\$7,000.00
HAWAII FIRST	Digital Services & Cybersecurity	KAMUELA	HI	\$7,000.00
FELLOWSHIP BAPTIST CHURCH	Digital Services & Cybersecurity	CHICAGO	IL	\$7,000.00
PARK MANOR CHRISTIAN CHURCH	Digital Services & Cybersecurity	CHICAGO	IL	\$7,000.00
ST. MARK	Digital Services & Cybersecurity	CHICAGO	IL	\$7,000.00
SHILOH ENGLEWOOD	Digital Services & Cybersecurity	CHICAGO	IL	\$7,000.00
UNIFIED HOMEOWNERS OF ILLINOIS	Digital Services & Cybersecurity	CHICAGO	IL	\$7,000.00
ISRAEL METHCOMM	Minority Depository Institution Mentoring	CHICAGO	IL	\$25,000.00
PARK MANOR CHRISTIAN CHURCH	Minority Depository Institution Mentoring	CHICAGO	IL	\$25,000.00
MT ZION INDIANAPOLIS	Digital Services & Cybersecurity	INDIANAPOLIS	IN	\$7,000.00
SEWERAGE & WATER BOARD EMPLOYEES	Digital Services & Cybersecurity	NEW ORLEANS	LA	\$7,000.00
BAYOU COMMUNITY	Digital Services & Cybersecurity	ST. GABRIEL	LA	\$6,625.12
IBERVILLE	Digital Services & Cybersecurity	PLAQUEMINE	LA	\$7,000.00
T E A	Digital Services & Cybersecurity	HOUMA	LA	\$7,000.00
W B R T	Digital Services & Cybersecurity	PORT ALLEN	LA	\$6,000.00
MESSIAH BAPTIST-JUBILEE	Digital Services & Cybersecurity	BROCKTON	MA	\$7,000.00
SECURITYPLUS	Underserved Outreach	BALTIMORE	MD	\$50,000.00

Credit Union Name	Initiative/Award Type	City	State	Amount Approved
THE MOUNT LEBANON	Digital Services & Cybersecurity	BALTIMORE	MD	\$7,000.00
TRANSIT OPERATIONS	Digital Services & Cybersecurity	MINNEAPOLIS	MN	\$7,000.00
MISSISSIPPI PUBLIC EMPLOYEES	Digital Services & Cybersecurity	JACKSON	MS	\$7,000.00
LOCAL 1233	Digital Services & Cybersecurity	NEWARK	NJ	\$2,000.00
ESSEX COUNTY TEACHERS	Digital Services & Cybersecurity	BLOOMFIELD	NJ	\$7,000.00
PAUL QUINN	Digital Services & Cybersecurity	FLUSHING	NY	\$7,000.00
NEW COVENANT DOMINION	Digital Services & Cybersecurity	BRONX	NY	\$7,000.00
NUEVA ESPERANZA COMMUNITY	Digital Services & Cybersecurity	TOLEDO	OH	\$7,000.00
HEART O' TEXAS	Underserved Outreach	WACO	TX	\$50,000.00
LIGHT COMMERCE	Digital Services & Cybersecurity	HOUSTON	TX	\$7,000.00
RICHMOND HERITAGE	Minority Depository Institution Mentoring	RICHMOND	VA	\$25,000.00

Appendix 3: List of Minority Depository Institutions

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
2791	TUSKEGEE	TUSKEGEE	AL	\$10,384,514	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,253	Yes
6311	TVH	TUSKEGEE	AL	\$5,142,808	Black Americans	688	Yes
7520	GULF COAST	MOBILE	AL	\$51,414,493	Black Americans	6,560	Yes
9554	COUNCILL	NORMAL	AL	\$2,981,371	Black Americans	511	Yes
11422	PROGRESSIVE	MOBILE	AL	\$6,649,457	Black Americans	712	Yes
12837	MARVEL CITY	BESSEMER	AL	\$8,387,098	Black Americans	912	Yes
13018	CLARKE COMMUNITY	GROVE HILL	AL	\$3,237,202	Black Americans	705	Yes
13852	THE BRIDGEWAY	PHENIX CITY	AL	\$15,307,395	Black Americans	1,990	Yes
15938	SIXTH AVENUE BAPTIST	BIRMINGHAM	AL	\$4,933,975	Black Americans	881	Yes
16858	NEW PILGRIM	BIRMINGHAM	AL	\$1,469,795	Black Americans	571	Yes
17311	DEMOPOLIS	DEMOPOLIS	AL	\$1,422,199	Black Americans	654	Yes
22131	FOGCE	EUTAW	AL	\$1,597,072	Black Americans	830	Yes
24583	NRS COMMUNITY DEVELOPMENT	BIRMINGHAM	AL	\$1,350,251	Black Americans	693	Yes
64464	TUSCALOOSA COUNTY	TUSCALOOSA	AL	\$11,333,095	Black Americans	1,292	Yes
64528	BIRMINGHAM CITY	BIRMINGHAM	AL	\$9,688,772	Black Americans	2,210	Yes
64594	FIREMAN'S	BIRMINGHAM	AL	\$7,123,742	Black Americans	875	No
64603	ALABAMA LAW ENFORCEMENT CREDIT UNIO	BIRMINGHAM	AL	\$18,318,114	Black Americans	2,074	Yes
7700	ARKANSAS AM & N COLLEGE	PINE BLUFF	AR	\$2,142,154	Black Americans	1,064	Yes
18474	COMBINED	HOT SPRINGS	AR	\$8,927,439	Black Americans, Native Americans	1,863	Yes
23170	ARKANSAS EDUCATION ASSOCIATION	LITTLE ROCK	AR	\$8,057,097	Black Americans	2,075	Yes
24433	ARKANSAS TEACHERS	LITTLE ROCK	AR	\$2,178,071	Black Americans	534	Yes
4915	A. E. A.	YUMA	AZ	\$318,499,037	Hispanic Americans	32,430	Yes
9897	SOUTHEASTERN ARIZONA	DOUGLAS	AZ	\$44,206,561	Hispanic Americans	5,550	Yes
61451	JACL	GLENDALE	AZ	\$5,837	Asian Americans	1	No
63627	WINSLOW SANTA FE	WINSLOW	AZ	\$17,219,195	Hispanic Americans, Native Americans	1,729	Yes
1207	LOS ANGELES	GLENDALE	CA	\$1,271,101,073	Asian Americans, Black Americans, Hispanic Americans	71,521	Yes

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
3218	TULARE COUNTY	TULARE	CA	\$134,380,575	Asian Americans, Hispanic Americans	10,337	Yes
3526	SCHOOLS	TORRANCE	CA	\$171,282,713	Asian Americans, Black Americans, Hispanic Americans, Native Americans	15,176	Yes
4393	SUNKIST EMPLOYEES	VALENCIA	CA	\$5,395,638	Asian Americans, Hispanic Americans	622	Yes
4633	CAMINO	MONTEBELLO	CA	\$178,813,280	Hispanic Americans	12,765	Yes
4900	COOPERATIVE CENTER	MARTINEZ	CA	\$144,390,064	Asian Americans, Black Americans, Hispanic Americans, Native Americans	8,210	Yes
5530	VA DESERT PACIFIC	LONG BEACH	CA	\$91,525,380	Asian Americans, Black Americans, Hispanic Americans	5,647	Yes
5718	TUCOEMAS	VISALIA	CA	\$320,739,457	Black Americans, Hispanic Americans	28,870	Yes
7557	GLENDALE	GLENDALE	CA	\$100,941,382	Asian Americans, Black Americans, Hispanic Americans, Native Americans	7,744	No
7770	THINKWISE	SAN BERNARDINO	CA	\$111,203,590	Black Americans, Hispanic Americans	5,646	Yes
9296	SUN COMMUNITY	EL CENTRO	CA	\$665,105,296	Hispanic Americans	47,404	Yes
10648	MARYKNOLL OF LA	LOS ANGELES	CA	\$1,356,380	Asian Americans	165	No
13254	CORRECTIONS	SOLEDAD	CA	\$21,102,923	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,522	Yes
14542	ONTARIO MONTCLAIR SCHOOL EMPLOYEES	ONTARIO	CA	\$152,371,884	Hispanic Americans	9,738	Yes
15784	NOVO	NORCO	CA	\$17,149,743	Hispanic Americans	2,199	No
16547	SAN FRANCISCO LEE	SAN FRANCISCO	CA	\$11,243,400	Asian Americans	658	Yes
16570	LOS ANGELES LEE	LOS ANGELES	CA	\$517,642	Asian Americans	67	Yes
18454	VALLEY HILLS	SAN BERNARDINO	CA	\$3,935,869	Asian Americans, Black Americans, Hispanic Americans	411	Yes
18623	CALCOM	LONG BEACH	CA	\$79,363,434	Asian Americans, Hispanic Americans	6,578	Yes
20720	L. A. MISSION	SAN FERNANDO	CA	\$8,944,961	Hispanic Americans	1,068	Yes
21532	U.P.S. EMPLOYEES	ONTARIO	CA	\$50,506,708	Black Americans, Hispanic Americans	5,362	No
23780	NORTHEAST COMMUNITY	SAN FRANCISCO	CA	\$12,159,755	Asian Americans	1,160	Yes
24131	UNION YES	ORANGE	CA	\$83,250,573	Hispanic Americans	21,144	Yes
24238	CALIFORNIA ADVENTIST	GLENDALE	CA	\$46,610,870	Asian Americans, Black Americans, Hispanic Americans	2,372	No

Appendix 3

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
24506	EPISCOPAL COMMUNITY	LOS ANGELES	CA	\$6,833,452	Asian Americans, Black Americans, Hispanic Americans	1,257	Yes
24520	SANTA ANA	SANTA ANA	CA	\$97,739,992	Asian Americans, Black Americans, Hispanic Americans, Native Americans	6,032	Yes
24542	SAN FRANCISCO	SAN FRANCISCO	CA	\$1,299,243,184	Asian Americans, Black Americans, Hispanic Americans, Native Americans	45,444	Yes
24549	HANIN	LOS ANGELES	CA	\$29,513,694	Asian Americans	3,570	Yes
24776	COMUNIDAD LATINA	SANTA ANA	CA	\$6,943,118	Hispanic Americans	1,439	Yes
60024	PRIORITY ONE	SOUTH PASADENA	CA	\$208,586,942	Asian Americans, Black Americans, Hispanic Americans	16,734	No
61085	UTILITY DISTRICT	OAKLAND	CA	\$36,719,199	Asian Americans, Black Americans, Hispanic Americans	2,416	No
61128	ROLLING F	TURLOCK	CA	\$66,270,281	Hispanic Americans	5,441	Yes
63589	JACOM	LOS ANGELES	CA	\$72,217,895	Asian Americans	8,315	No
64576	SAN FERNANDO VALLEY JAPANESE	NORTHRIDGE	CA	\$686,024	Asian Americans	180	No
64892	JONES METHODIST CHURCH	SAN FRANCISCO	CA	\$343,849	Black Americans	279	No
65059	NIKKEI	GARDENA	CA	\$86,038,543	Asian Americans	4,653	No
65113	ALLUS	SALINAS	CA	\$51,890,689	Hispanic Americans	3,926	No
68027	1ST VALLEY	SAN BERNARDINO	CA	\$51,488,038	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,545	Yes
68356	FIRST IMPERIAL	EL CENTRO	CA	\$181,811,886	Hispanic Americans	20,339	Yes
68459	USC	LOS ANGELES	CA	\$766,187,746	Asian Americans, Black Americans, Hispanic Americans	77,941	Yes
1499	PUEBLO GOVERNMENT AGENCIES	PUEBLO	CO	\$44,228,482	Hispanic Americans	3,251	Yes
63468	VALLEY EDUCATORS	ALAMOSA	CO	\$6,279,764	Hispanic Americans	1,065	Yes
65471	GUADALUPE PARISH	ANTONITO	CO	\$36,419,846	Hispanic Americans	3,112	Yes
19	NEW HAVEN TEACHERS	NEW HAVEN	CT	\$10,053,914	Black Americans, Hispanic Americans	1,172	No
3790	SCIENCE PARK	NEW HAVEN	CT	\$3,899,322	Black Americans	677	Yes
6626	HEALTHCARE FINANCIAL	NEW HAVEN	CT	\$74,718,810	Black Americans, Hispanic Americans	9,546	Yes
6733	CENCAP	HARTFORD	CT	\$44,633,480	Black Americans, Hispanic Americans	9,947	Yes
10729	THE NEW HAVEN POLICE AND MUNICIPAL	NEW HAVEN	CT	\$6,837,580	Asian Americans, Black Americans, Hispanic Americans	869	No

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
10845	FAITH TABERNACLE BAPTIST	STAMFORD	CT	\$137,167	Black Americans	148	Yes
21614	FIRST BAPTIST CHURCH (STRATFORD)	STRATFORD	CT	\$297,950	Black Americans	214	Yes
23896	EAST END BAPTIST TABERNACLE	BRIDGEPORT	CT	\$150,826	Black Americans	334	Yes
538	GOVERNMENT PRINTING OFFICE	WASHINGTON	DC	\$32,856,889	Black Americans	4,248	Yes
648	HOWARD UNIVERSITY EMPLOYEES	WASHINGTON	DC	\$13,218,253	Black Americans	1,252	Yes
1821	DISTRICT OF COLUMBIA TEACHERS	WASHINGTON	DC	\$49,891,839	Black Americans	4,335	Yes
4037	HUD	WASHINGTON	DC	\$54,240,845	Black Americans	5,095	Yes
4963	DEPT OF LABOR	WASHINGTON	DC	\$113,124,192	Black Americans	7,498	Yes
5227	ASBURY	WASHINGTON	DC	\$331,369	Black Americans	198	Yes
6088	D C FIRE DEPARTMENT	WASHINGTON	DC	\$7,970,370	Asian Americans, Black Americans	1,683	No
6464	PAHO/WHO	WASHINGTON	DC	\$291,471,724	Black Americans, Hispanic Americans	8,112	No
6506	MT GILEAD	WASHINGTON	DC	\$70,672	Black Americans	60	Yes
9384	WASHINGTON TYPOGRAPHIC	WASHINGTON	DC	\$1,201,162	Black Americans	271	No
9613	SARGENT	WASHINGTON	DC	\$332,134	Black Americans	393	Yes
14176	IDB GLOBAL	WASHINGTON	DC	\$730,574,919	Hispanic Americans	10,457	No
15000	O.A.S. STAFF	WASHINGTON	DC	\$291,973,658	Hispanic Americans	8,539	No
15174	LEE	WASHINGTON	DC	\$7,485,685	Asian Americans	334	No
16411	DC	WASHINGTON	DC	\$82,625,586	Black Americans, Hispanic Americans	10,696	Yes
17874	ST. GABRIELS	WASHINGTON	DC	\$572,625	Black Americans	121	No
22323	JOHN WESLEY AME ZION CHURCH	WASHINGTON	DC	\$91,168	Black Americans	124	Yes
24073	PARAMOUNT BAPTIST CHURCH	WASHINGTON	DC	\$126,172	Black Americans	465	No
24219	MT. AIRY BAPTIST CHURCH	WASHINGTON	DC	\$1,132,324	Black Americans	273	Yes
24262	PHI BETA SIGMA	WASHINGTON	DC	\$866,922	Black Americans	984	Yes
15426	AMERICAN SPIRIT	NEWARK	DE	\$84,351,947	Black Americans, Hispanic Americans	13,238	Yes
24845	STEPPING STONES COMMUNITY	WILMINGTON	DE	\$4,276,755	Black Americans	1,397	Yes
187	FLORIDA A & M UNIVERSITY	TALLAHASSEE	FL	\$28,724,533	Black Americans	3,856	Yes
1068	COMPASS FINANCIAL	HIALEAH	FL	\$23,029,535	Black Americans, Hispanic Americans	2,064	Yes
7534	HIALEAH MUNICIPAL EMPLOYEES	HIALEAH	FL	\$13,654,275	Black Americans, Hispanic Americans	1,536	Yes

Appendix 3

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
12238	FINANCIAL ACCESS	BRADENTON	FL	\$40,318,215	Black Americans, Hispanic Americans	3,026	Yes
14391	BAPTIST HEALTH SOUTH FLORIDA	MIAMI	FL	\$99,431,808	Black Americans, Hispanic Americans	12,358	Yes
24718	JETSTREAM	MIAMI LAKES	FL	\$240,054,114	Black Americans, Hispanic Americans, Native Americans	15,041	Yes
67330	MIAMI POSTAL SERVICE	MIAMI	FL	\$167,407,988	Black Americans, Hispanic Americans	13,338	Yes
67630	MADISON EDUCATION ASSOC.	MADISON	FL	\$6,589,378	Black Americans	807	No
68476	TROPICAL FINANCIAL	MIRAMAR	FL	\$964,049,177	Black Americans, Hispanic Americans	69,617	Yes
6582	SAVASTATE TEACHERS	SAVANNAH	GA	\$2,949,849	Black Americans	748	Yes
9408	SAVANNAH SCHOOLS	SAVANNAH	GA	\$41,028,379	Black Americans	3,968	Yes
9527	F A B CHURCH	SAVANNAH	GA	\$375,449	Black Americans	230	Yes
12290	VALDOSTA TEACHERS	VALDOSTA	GA	\$11,887,621	Black Americans	2,338	Yes
14103	TABERNACLE	AUGUSTA	GA	\$203,270	Black Americans	47	Yes
20890	STEPHENS COUNTY COMMUNITY	TOCCOA	GA	\$151,870	Black Americans	115	Yes
24234	OMEGA PSI PHI FRATERNITY	TOCCOA	GA	\$3,027,108	Black Americans	2,070	Yes
24546	BIG BETHEL A.M.E. CHURCH	ATLANTA	GA	\$346,785	Black Americans	239	Yes
24631	PLATINUM	DULUTH	GA	\$212,378,386	Asian Americans	10,871	No
24683	UNITED NEIGHBORHOOD	AUGUSTA	GA	\$3,346,960	Black Americans	686	Yes
67364	SAVANNAH POSTAL	SAVANNAH	GA	\$24,804,605	Black Americans	2,068	No
67383	CREDIT UNION OF ATLANTA	ATLANTA	GA	\$87,956,242	Black Americans	16,582	No
67505	1ST CHOICE	ATLANTA	GA	\$36,322,250	Black Americans	7,878	Yes
67688	MACON-BIBB EMPLOYEES CREDIT UNION	MACON	GA	\$3,840,636	Black Americans	1,297	No
1607	BIG ISLAND	HILO	HI	\$155,350,181	Asian Americans	9,976	Yes
1717	HAWAIIAN FINANCIAL	HONOLULU	HI	\$914,965,121	Asian Americans	56,291	No
1718	HAWAII STATE	HONOLULU	HI	\$2,297,760,810	Asian Americans	119,714	No
1733	HICKAM	HONOLULU	HI	\$709,192,361	Asian Americans, Native Americans	48,319	No
1784	HAWAII COUNTY EMPLOYEES	HILO	HI	\$119,210,472	Asian Americans, Native Americans	5,816	Yes
1785	HAWAII SCHOOLS	HONOLULU	HI	\$73,894,035	Asian Americans	3,798	Yes
1815	HAWAIIUSA	HONOLULU	HI	\$2,318,910,075	Asian Americans, Black Americans, Hispanic Americans, Native Americans	133,141	No

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
1817	MAUI TEACHERS	WAILUKU	HI	\$37,723,960	Asian Americans	1,524	Yes
1830	HONOLULU	HONOLULU	HI	\$360,388,058	Asian Americans	19,205	No
1845	ALOHA PACIFIC	HONOLULU	HI	\$1,245,835,452	Asian Americans	66,184	No
1869	HAWAIIAN ELECTRIC EMPLOYEES	HONOLULU	HI	\$37,192,069	Asian Americans	1,884	Yes
1870	HAWAII LAW ENFORCEMENT	HONOLULU	HI	\$215,569,833	Asian Americans	14,890	No
1961	PEARL HAWAII	WAIPAHAU	HI	\$465,461,328	Asian Americans	30,409	Yes
1987	EWA	EWA BEACH	HI	\$15,712,428	Asian Americans	1,682	Yes
2049	WAIALUA	WAIALUA	HI	\$57,654,649	Asian Americans, Native Americans	3,082	Yes
2275	KAHUKU	KAHUKU	HI	\$7,004,298	Asian Americans	1,959	Yes
2280	HAMAKUA	PEPEEKEO	HI	\$19,304,318	Asian Americans	1,683	Yes
2403	HAWAII	HONOLULU	HI	\$109,457,459	Asian Americans, Native Americans	12,619	Yes
2577	KAUAI TEACHERS	LIHUE	HI	\$39,300,245	Asian Americans	3,229	Yes
2713	MCBRYDE	ELEELE	HI	\$116,606,766	Asian Americans	3,381	Yes
2953	LANAI	LANAI CITY	HI	\$37,665,936	Asian Americans	1,871	Yes
3574	VALLEY ISLE COMMUNITY	KAHULUI	HI	\$148,099,771	Asian Americans, Black Americans, Hispanic Americans	12,972	Yes
5487	KAUAI	LIHUE	HI	\$130,555,553	Native Americans	7,334	Yes
7423	SCHOFIELD	WAHIAWA	HI	\$33,854,253	Asian Americans, Black Americans, Hispanic Americans	2,358	Yes
7471	MOLOKAI COMMUNITY	KAUNAKAKAI	HI	\$36,533,631	Native Americans	4,156	Yes
9115	HOTEL AND TRAVEL INDUSTRY	HONOLULU	HI	\$39,725,713	Asian Americans	4,929	Yes
9381	GATHER	LIHUE	HI	\$729,157,513	Asian Americans	36,731	Yes
9924	WAILUKU	KAHULUI	HI	\$83,524,990	Asian Americans	4,881	Yes
10465	UNIVERSITY OF HAWAII	HONOLULU	HI	\$791,374,336	Asian Americans	31,423	No
10882	LOCAL UNION 1186 IBEW	HONOLULU	HI	\$15,496,477	Asian Americans	1,076	No
10938	HAWAII FIRST	KAMUELA	HI	\$47,159,928	Native Americans	8,589	Yes
11553	KAMEHAMEHA	HONOLULU	HI	\$43,043,297	Asian Americans	3,650	No
12613	GLOVER	HONOLULU	HI	\$3,628,778	Asian Americans	234	Yes
24630	CU HAWAII	HILO	HI	\$409,467,635	Asian Americans	28,449	Yes
24796	GARDEN ISLAND	LIHUE	HI	\$122,493,409	Asian Americans	7,203	Yes
24830	OAHU	HONOLULU	HI	\$55,215,138	Asian Americans	3,575	No
24839	HAWAII CENTRAL	HONOLULU	HI	\$331,829,024	Asian Americans, Hispanic Americans	17,506	No
2370	METROPOLITAN "L"	OAK PARK	IL	\$9,229,925	Black Americans, Hispanic Americans	1,706	Yes

Appendix 3

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
2467	NORTHSIDE	BROADVIEW	IL	\$6,000,726	Black Americans	1,051	Yes
2495	CHICAGO AVENUE GARAGE	CHICAGO	IL	\$5,131,520	Black Americans	614	Yes
2498	CTA-74TH STREET DEPOT	CHICAGO	IL	\$9,450,457	Black Americans	672	Yes
2505	77TH STREET DEPOT	CHICAGO	IL	\$21,503,341	Black Americans, Hispanic Americans	5,031	Yes
7256	COMMUNITY	CHICAGO	IL	\$282,100	Black Americans	197	Yes
13533	CTA SOUTH	CHICAGO	IL	\$1,244,520	Black Americans	509	Yes
14058	ST. MARTIN DE PORRES PARISH	CHICAGO	IL	\$415,396	Black Americans	165	Yes
15240	RESURRECTION LUTHERAN	CHICAGO	IL	\$196,917	Black Americans	90	Yes
15454	SHILOH ENGLEWOOD	CHICAGO	IL	\$224,008	Black Americans	147	Yes
15673	ISRAEL METHCOMM	CHICAGO	IL	\$1,711,562	Black Americans	224	Yes
15812	SHILOH BAPTIST	WAUKEGAN	IL	\$93,526	Black Americans	170	Yes
18882	C T A F C	CHICAGO	IL	\$851,690	Black Americans	466	Yes
23245	TRINITY U.C.C.	CHICAGO	IL	\$3,475,022	Black Americans	704	Yes
24123	M.W.P.H. GRAND LODGE OF ILLINOIS	CHICAGO	IL	\$511,733	Black Americans	273	Yes
24614	GIDEON	WAUKEGAN	IL	\$268,491	Black Americans	303	Yes
24704	SOUTH SIDE COMMUNITY	CHICAGO	IL	\$7,214,151	Black Americans	1,700	Yes
24767	UNIFIED HOMEOWNERS OF ILLINOIS	CHICAGO	IL	\$774,517	Hispanic Americans	302	Yes
60923	PARK MANOR CHRISTIAN CHURCH	CHICAGO	IL	\$1,198,719	Black Americans	261	Yes
61448	ETHICON SUTURE	CHICAGO	IL	\$1,471,041	Black Americans, Hispanic Americans	480	No
61566	ST. MARK	CHICAGO	IL	\$507,284	Black Americans	280	Yes
64252	FELLOWSHIP BAPTIST CHURCH	CHICAGO	IL	\$552,270	Black Americans	422	Yes
65231	PILGRIM BAPTIST	CHICAGO	IL	\$331,949	Black Americans	135	Yes
65680	BETHEL A.M.E. CHURCH	CHICAGO	IL	\$65,733	Black Americans	91	No
65932	CHICAGO MUNICIPAL EMPLOYEES	CHICAGO	IL	\$64,202,092	Black Americans, Hispanic Americans	12,005	Yes
66089	BEREAN	CHICAGO	IL	\$141,079	Black Americans	246	Yes
66296	ST. HELENA PARISH	CHICAGO	IL	\$172,493	Black Americans	105	Yes
66300	IMPERIAL	SPRINGFIELD	IL	\$65,430	Black Americans	193	Yes
67024	MT. ZION	ZION	IL	\$257,168	Black Americans	214	Yes
169	GARY FIREFIGHTERS ASSOCIATION	GARY	IN	\$2,252,386	Black Americans	325	Yes
2711	PROFINANCE	MERRILLVILLE	IN	\$16,220,135	Black Americans	1,526	Yes

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
3251	GARY POLICE DEPARTMENT EMPLOYEES	GARY	IN	\$1,788,194	Black Americans	191	Yes
6204	RIVER BEND	SOUTH BEND	IN	\$7,010,020	Black Americans, Hispanic Americans	825	Yes
15757	MT ZION INDIANAPOLIS	INDIANAPOLIS	IN	\$1,048,553	Black Americans	260	Yes
16126	GARY MUNICIPAL EMPLOYEES	GARY	IN	\$493,977	Black Americans	130	Yes
20793	FINANCIAL HEALTH	INDIANAPOLIS	IN	\$40,065,400	Black Americans, Hispanic Americans	8,763	Yes
24781	UNION BAPTIST CHURCH	FORT WAYNE	IN	\$288,794	Black Americans	241	Yes
2056	SEWERAGE & WATER BOARD EMPLOYEES	NEW ORLEANS	LA	\$9,310,516	Black Americans, Hispanic Americans, Native Americans	1,643	Yes
2068	SOUTHERN TEACHERS & PARENTS	BATON ROUGE	LA	\$32,723,704	Black Americans	4,621	Yes
4416	IBERIA PARISH	NEW IBERIA	LA	\$313,126	Black Americans	271	Yes
5839	SOUTHEAST LOUISIANA VETERANS HEALTH	NEW ORLEANS	LA	\$2,589,283	Black Americans	899	Yes
7253	EAST BATON ROUGE TEACHERS	BATON ROUGE	LA	\$4,966,793	Black Americans	1,567	Yes
7301	UNION	FARMERVILLE	LA	\$774,012	Black Americans	541	Yes
10509	S E L H	MANDEVILLE	LA	\$4,603,808	Black Americans	946	Yes
11658	AVENUE BAPTIST BROTHERHOOD	SHREVEPORT	LA	\$651,544	Black Americans	153	Yes
11782	BAYOU COMMUNITY	SAINT GABRIEL	LA	\$15,649,950	Black Americans	1,634	Yes
12225	RAPIDES	ALEXANDRIA	LA	\$6,530,542	Black Americans	1,028	Yes
12356	IBERVILLE	PLAQUEMINE	LA	\$8,148,835	Black Americans	2,172	Yes
12735	W B R T	PORT ALLEN	LA	\$2,601,627	Black Americans	1,063	Yes
12748	XAVIER UNIVERSITY	NEW ORLEANS	LA	\$1,848,229	Black Americans	394	Yes
13248	S H P E	GREENSBURG	LA	\$4,156,280	Black Americans	1,267	Yes
14537	JAMES WARD, JR.	JENNINGS	LA	\$2,006,958	Black Americans	478	Yes
14692	ONPATH	HARAHAN	LA	\$497,979,874	Black Americans, Hispanic Americans	62,177	Yes
15089	S T S P	LACOMBE	LA	\$1,075,940	Black Americans	360	Yes
15588	G G W	NEW ORLEANS	LA	\$849,945	Black Americans	185	Yes
15589	CADDO PARISH TEACHERS	SHREVEPORT	LA	\$16,667,728	Black Americans	3,185	Yes
16256	WASHINGTON EDUCATIONAL ASSOC	FRANKLINTON	LA	\$1,108,022	Black Americans	394	Yes
17396	CONCORDIA PARISH SCHOOL EMP	FERRIDAY	LA	\$3,542,085	Black Americans	1,235	Yes
18462	T E A	HOUMA	LA	\$3,143,109	Black Americans	839	Yes

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CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
19985	ARABI SUGAR WORKERS	NEW ORLEANS	LA	\$1,816,020	Black Americans	269	Yes
20550	TEAMSTERS LOCAL UNION #270	NEW ORLEANS	LA	\$1,082,192	Black Americans	489	No
21998	NORTHWEST LOUISIANA	SHREVEPORT	LA	\$10,593,824	Black Americans	908	Yes
22219	U B C SOUTHERN COUNCIL INDUSTRIA WO	MINDEN	LA	\$844,348	Black Americans	388	Yes
22417	ST. MARY PARISH SCHOOL EMP.	FRANKLIN	LA	\$466,909	Black Americans	291	Yes
22581	TOTAL COMMUNITY ACTION	NEW ORLEANS	LA	\$920,200	Black Americans	624	Yes
23607	WEST JEFFERSON	MARRERO	LA	\$7,605,445	Black Americans	1,133	No
23899	A M E CHURCH	BATON ROUGE	LA	\$103,921	Black Americans	291	Yes
60261	GRAPHIC ARTS	SHREVEPORT	LA	\$1,353,584	Black Americans	408	Yes
62148	POSTAL	BATON ROUGE	LA	\$26,300,314	Black Americans	2,480	No
63143	IMMACULATE HEART OF MARY	LAFAYETTE	LA	\$729,535	Black Americans	372	Yes
65780	COGIC	LAFAYETTE	LA	\$473,626	Black Americans	400	Yes
66259	ORLEANS PARISH SHERIFF'S	NEW ORLEANS	LA	\$4,967,853	Black Americans	860	No
16383	NEW ENGLAND LEE	BOSTON	MA	\$2,838,413	Asian Americans	266	No
24043	MESSIAH BAPTIST-JUBILEE	BROCKTON	MA	\$1,123,835	Black Americans, Hispanic Americans	298	Yes
2769	SECURITYPLUS	BALTIMORE	MD	\$519,875,778	Black Americans	33,785	Yes
3764	TRANSIT EMPLOYEES	GREENBELT	MD	\$107,170,035	Black Americans	12,375	Yes
5754	ANDREWS FEDERAL CREDIT UNION	SUITLAND	MD	\$2,287,872,282	Black Americans	130,344	Yes
9603	WOR CO	POCOMOKE CITY	MD	\$2,606,228	Black Americans	612	No
16268	W S S C	LAUREL	MD	\$34,356,706	Black Americans	3,610	Yes
18271	PRINCE GEORGE'S COMMUNITY	BOWIE	MD	\$245,251,897	Black Americans, Hispanic Americans	16,813	Yes
20038	THE MOUNT LEBANON	BALTIMORE	MD	\$405,588	Black Americans	322	Yes
22652	CAPITAL AREA TAIWANESE	BOYDS	MD	\$15,506,333	Asian Americans	549	No
22700	KOREAN CATHOLIC	OLNEY	MD	\$2,060,439	Asian Americans	314	No
24246	MT. JEZREEL	SILVER SPRING	MD	\$272,793	Black Americans	451	Yes
24657	NONE SUFFER LACK	SUITLAND	MD	\$26,591,438	Black Americans	2,302	Yes
66787	MUNICIPAL EMPL. CREDIT UNION OF BALT	BALTIMORE	MD	\$1,362,108,647	Black Americans	104,812	Yes
4787	TANDEM	WARREN	MI	\$25,277,670	Black Americans, Hispanic Americans	2,624	Yes
5885	A.B.D.	WARREN	MI	\$72,971,100	Black Americans	9,845	Yes

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
7628	SOUTHEAST MICHIGAN STATE EMPLOYEES	SOUTHFIELD	MI	\$49,513,828	Black Americans	3,867	Yes
24030	NEW RISING STAR	DETROIT	MI	\$110,837	Black Americans	150	Yes
61495	ONE DETROIT	DETROIT	MI	\$56,874,442	Black Americans	11,376	Yes
62167	I.M. DETROIT DISTRICT	DETROIT	MI	\$1,586,959	Black Americans	25	No
62177	BETHEL BAPTIST CHURCH EAST	DETROIT	MI	\$92,014	Black Americans	1	Yes
62324	GREATER NEW MT. MORIAH BAPTIST CHRH	DETROIT	MI	\$76,832	Black Americans	14	No
17749	WHITE EARTH RESERVATION	MAHNOMEN	MN	\$3,149,028	Native Americans	1,444	Yes
24539	TRANSIT OPERATIONS	MINNEAPOLIS	MN	\$4,465,824	Asian Americans, Black Americans, Hispanic Americans	710	Yes
4531	GUADALUPE CENTERS	KANSAS CITY	MO	\$7,552,102	Hispanic Americans	1,625	Yes
21683	WEST SIDE BAPTIST CHURCH	SAINT LOUIS	MO	\$372,223	Black Americans	384	Yes
60400	ST. LOUIS COMMUNITY	SAINT LOUIS	MO	\$406,187,684	Black Americans	57,637	Yes
63388	KANSAS CITY	KANSAS CITY	MO	\$54,844,486	Black Americans	6,340	Yes
64690	HOLY ROSARY	KANSAS CITY	MO	\$35,410,858	Asian Americans, Black Americans, Hispanic Americans	6,077	Yes
5930	HEALTHPLUS	JACKSON	MS	\$9,410,846	Black Americans	2,296	Yes
7684	JPFCE	JACKSON	MS	\$841,737	Black Americans	191	Yes
8433	MERIDIAN MUTUAL	MERIDIAN	MS	\$55,670,774	Black Americans	6,585	Yes
8445	JACKSON AREA	JACKSON	MS	\$104,764,051	Black Americans	14,037	Yes
9567	COMMFIRST	JACKSON	MS	\$16,329,615	Black Americans	2,388	Yes
9974	SHELBY/BOLIVAR COUNTY	BOYLE	MS	\$4,016,549	Black Americans	2,082	Yes
14193	FORREST COUNTY TEACHERS	HATTIESBURG	MS	\$236,830	Black Americans	262	Yes
17715	CITIZENS CHOICE	NATCHEZ	MS	\$1,052,093	Black Americans	402	Yes
19253	ISSAQUENA COUNTY	MAYERSVILLE	MS	\$1,232,291	Black Americans	502	Yes
22314	CHOCTAW	CHOCTAW	MS	\$3,376,628	Native Americans	2,019	Yes
24829	HOPE	JACKSON	MS	\$468,060,694	Black Americans	34,586	Yes
24859	FIRST UNITY	MCCOMB	MS	\$10,052,278	Black Americans	3,417	Yes
24884	MID DELTA	INDIANOLA	MS	\$2,488,128	Black Americans	928	Yes
24896	NATCHEZ EDUCATORS	NATCHEZ	MS	\$1,566,087	Black Americans	418	Yes
24905	COMMUNITY PARTNERS	NEWTON	MS	\$5,725,270	Black Americans	2,046	Yes

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CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
63442	MISSISSIPPI PUBLIC EMPLOYEES	JACKSON	MS	\$31,233,850	Black Americans	5,967	Yes
15375	WOLF POINT	WOLF POINT	MT	\$19,104,284	Native Americans	2,944	Yes
19826	SHAW UNIVERSITY	RALEIGH	NC	\$521,931	Black Americans	61	Yes
24802	SELF-HELP	DURHAM	NC	\$1,788,207,889	Black Americans, Hispanic Americans	94,412	Yes
63595	MOUNT VERNON BAPTIST CHURCH	DURHAM	NC	\$142,548	Black Americans	312	No
64034	GREATER KINSTON	KINSTON	NC	\$13,277,632	Black Americans	3,971	Yes
66258	SELF-HELP	DURHAM	NC	\$1,341,481,180	Black Americans, Hispanic Americans	87,727	Yes
68430	LATINO COMMUNITY	DURHAM	NC	\$720,522,330	Hispanic Americans	106,144	Yes
1015	NORTH JERSEY	TOTOWA	NJ	\$264,834,379	Asian Americans, Black Americans, Hispanic Americans	23,337	Yes
1131	ESSEX COUNTY TEACHERS	BLOOMFIELD	NJ	\$24,494,796	Asian Americans, Black Americans, Hispanic Americans	2,432	Yes
1546	MERCER COUNTY IMPROVEMENT AUTHORITY	HAMILTON	NJ	\$454,145	Black Americans	196	Yes
2892	PLAINFIELD POLICE & FIREMEN'S	PLAINFIELD	NJ	\$2,518,831	Black Americans, Hispanic Americans	502	No
4738	ATLANTIC COUNTY NJ EMPLOYEES	NORTHFIELD	NJ	\$2,237,985	Asian Americans, Black Americans, Hispanic Americans	501	No
5987	OCNAC #1	JERSEY CITY	NJ	\$7,951,543	Black Americans, Hispanic Americans	2,465	Yes
7184	LIBERTY SAVINGS	JERSEY CITY	NJ	\$128,348,974	Asian Americans, Black Americans, Hispanic Americans	20,330	Yes
9723	N.J.T. EMPLOYEES	WALDWICK	NJ	\$22,130,233	Black Americans, Hispanic Americans	1,295	No
10803	ISRAEL MEMORIAL A M E	NEWARK	NJ	\$379,067	Black Americans	178	No
12227	PASSAIC POLICE	PASSAIC	NJ	\$8,701,386	Hispanic Americans	620	Yes
15139	BERGEN DIVISION	TOMS RIVER	NJ	\$14,365,127	Black Americans, Hispanic Americans	1,396	No
15513	FORT DIX	JOINT BASE MDL	NJ	\$6,916,712	Black Americans	633	No
20773	LOCAL 1233	NEWARK	NJ	\$12,203,740	Black Americans	822	Yes
21440	MESSIAH BAPTIST CHURCH	EAST ORANGE	NJ	\$318,559	Black Americans	164	Yes
22449	NESTLE (FREEHOLD) EMPLOYEES	FREEHOLD	NJ	\$2,561,848	Asian Americans, Black Americans, Hispanic Americans, Native Americans	210	No
23615	HEARD A.M.E.	ROSELLE	NJ	\$283,128	Black Americans	206	Yes
23678	GOYA FOODS EMPLOYEES	JERSEY CITY	NJ	\$13,591,698	Hispanic Americans	730	No

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
24115	ST. ANDREW KIM	MAPLEWOOD	NJ	\$342,899	Asian Americans	95	No
24167	NEW COMMUNITY	NEWARK	NJ	\$3,362,595	Black Americans, Hispanic Americans	3,597	Yes
24925	MAUN	KENDALL PARK	NJ	\$708,871	Asian Americans	38	No
62796	NEWARK BOARD OF EDUCATION EMPLOYEES	NEWARK	NJ	\$28,226,016	Asian Americans, Black Americans	3,320	Yes
62855	DIVISION 819 TRANSIT EMPLOYEES	IRVINGTON	NJ	\$21,662,178	Black Americans	1,507	No
66159	NEWARK POST OFFICE EMPLOYEES	NEWARK	NJ	\$2,996,631	Black Americans	1,089	No
808	U.S. EAGLE	ALBUQUERQUE	NM	\$1,420,839,173	Asian Americans, Black Americans, Hispanic Americans, Native Americans	85,255	Yes
964	SOUTHWEST	ALBUQUERQUE	NM	\$79,279,633	Asian Americans, Hispanic Americans, Native Americans	4,770	Yes
1838	FORT BAYARD	SANTA CLARA	NM	\$5,871,699	Hispanic Americans	1,200	Yes
4805	NORTHERN NEW MEXICO SCHOOL EMPLOYEE	SANTA FE	NM	\$33,252,212	Hispanic Americans, Native Americans	1,718	Yes
7999	TELCO ROSWELL NEW MEXICO	ROSWELL	NM	\$6,941,391	Hispanic Americans	997	Yes
16754	FOUR CORNERS	KIRTLAND	NM	\$20,317,356	Native Americans	5,443	Yes
60467	ZIA	LOS ALAMOS	NM	\$198,577,340	Hispanic Americans	12,227	No
61946	RINCONES PRESBYTERIAN	CHACON	NM	\$5,454,259	Hispanic Americans	833	Yes
62573	RIO GRANDE	ALBUQUERQUE	NM	\$531,040,740	Asian Americans, Black Americans, Hispanic Americans, Native Americans	39,876	Yes
62841	RAILROAD EMPLOYEES	BELEN	NM	\$49,524,719	Hispanic Americans, Native Americans	2,695	Yes
65513	STATE EMPLOYEES	SANTA FE	NM	\$936,346,148	Hispanic Americans, Native Americans	50,648	Yes
66097	CUBA	CUBA	NM	\$21,251,576	Hispanic Americans, Native Americans	1,675	Yes
66149	GUADALUPE	SANTA FE	NM	\$252,448,157	Hispanic Americans	24,273	Yes
66252	QUESTA	QUESTA	NM	\$17,006,111	Hispanic Americans	1,772	Yes
132	MOUNT VERNON NY POSTAL EMPLOYEES	MOUNT VERNON	NY	\$1,151,253	Black Americans, Hispanic Americans	177	Yes
798	TRANSIT AUTHORITY DIVISION B	NEW YORK	NY	\$6,808,858	Black Americans, Hispanic Americans	1,660	Yes
1343	EMPIRT 207	NEW YORK	NY	\$4,005,194	Black Americans, Hispanic Americans	827	No
4170	ABYSSINIAN BAPTIST CHURCH	NEW YORK CITY	NY	\$986,493	Black Americans	310	Yes

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CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
4246	FAR ROCKAWAY POSTAL	FAR ROCKAWAY	NY	\$281,846	Black Americans	67	Yes
4441	SING SING EMPLOYEES	OSSINING	NY	\$12,653,796	Hispanic Americans	1,388	Yes
5127	CHURCH OF THE MASTER	NEW YORK	NY	\$710,047	Black Americans	309	Yes
5655	UNION CONGREGATIONAL	NEW YORK	NY	\$270,882	Black Americans	70	Yes
7172	ST. PHILIP'S CHURCH	NEW YORK	NY	\$1,381,902	Black Americans	363	Yes
7504	CONCORD	BROOKLYN	NY	\$10,543,681	Black Americans	747	Yes
11380	FIDELIS	NEW YORK	NY	\$703,436	Black Americans	294	Yes
15067	TRANSFIGURATION PARISH	BROOKLYN	NY	\$12,775,430	Hispanic Americans	2,198	Yes
15080	ROCKLAND EMPLOYEES	SPRING VALLEY	NY	\$53,812,682	Black Americans, Hispanic Americans	7,706	Yes
16790	UNION BAPTIST GREENBURGH	WHITE PLAINS	NY	\$434,852	Black Americans	209	Yes
18528	SAINT JOHN A M E	NIAGARA FALLS	NY	\$212,991	Black Americans, Hispanic Americans	170	Yes
18858	SPC BROOKLYN	BROOKLYN	NY	\$369,940	Black Americans	312	Yes
19775	GREATER CENTENNIAL	MOUNT VERNON	NY	\$128,839	Black Americans, Hispanic Americans	160	Yes
20060	N.U.L.	NEW YORK	NY	\$183,502	Black Americans	91	Yes
20419	BYKOTA	BROOKLYN	NY	\$2,291,270	Black Americans	982	Yes
20585	B.S. AND C.P. HOSPITALS EMPLOYEES	BRONX	NY	\$1,132,943	Black Americans, Hispanic Americans	467	No
21355	ST. JOHN UNITED	BUFFALO	NY	\$1,236,780	Black Americans	540	Yes
21831	TRANSIT	VALLEY STREAM	NY	\$17,391,532	Asian Americans, Black Americans, Hispanic Americans	3,336	Yes
22226	FIRST BAPTIST CHURCH	EAST ELMHURST	NY	\$311,322	Black Americans	162	Yes
22344	EMPIRE FINANCIAL	NEW YORK	NY	\$5,124,803	Black Americans	270	Yes
23177	SOUTHERN BAPTIST CHURCH OF NEW YORK	NEW YORK	NY	\$167,743	Black Americans	105	Yes
23444	MSBA EMPLOYEES	GARDEN CITY	NY	\$4,836,421	Black Americans	892	Yes
23503	KOREAN AMERICAN CATHOLICS	FLUSHING	NY	\$31,318,985	Asian Americans	2,243	Yes
23658	PAUL QUINN	JAMAICA	NY	\$303,494	Black Americans	154	Yes
23888	BEREA	BROOKLYN	NY	\$105,460	Black Americans	125	Yes
23958	NEW YORK UNIVERSITY	NEW YORK	NY	\$70,296,684	Black Americans, Hispanic Americans	9,645	Yes
24232	LOWER EAST SIDE PEOPLE'S	NEW YORK	NY	\$84,138,254	Black Americans, Hispanic Americans	8,768	Yes
24598	VARICK MEMORIAL	UNIONDALE	NY	\$162,569	Black Americans	159	Yes

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
24642	BROOKLYN COOPERATIVE	BROOKLYN	NY	\$55,282,067	Asian Americans, Black Americans, Hispanic Americans	7,861	Yes
24670	1199 SEIU	NEW YORK	NY	\$90,573,085	Asian Americans, Black Americans, Hispanic Americans	16,664	Yes
24784	NEW COVENANT DOMINION	BRONX	NY	\$1,682,348	Black Americans, Hispanic Americans	348	Yes
24790	BEULAH	BROOKLYN	NY	\$158,017	Black Americans	130	Yes
24823	URBAN UPBOUND	LONG ISLAND CIT	NY	\$2,276,955	Black Americans	1,053	Yes
24863	SENECA NATION OF INDIANS	IRVING	NY	\$6,213,416	Native Americans	2,172	Yes
24906	EVEREST	JACKSON HEIGHTS	NY	\$1,047,720	Asian Americans	466	Yes
63918	YONKERS POSTAL EMPLOYEES	YONKERS	NY	\$6,712,503	Black Americans, Hispanic Americans	521	No
9189	TOLEDO METRO	TOLEDO	OH	\$58,666,438	Black Americans	5,507	Yes
14469	MAHONING VALLEY	YOUNGSTOWN	OH	\$802,152	Black Americans	366	Yes
17555	STEEL VALLEY	CLEVELAND	OH	\$25,974,982	Black Americans, Hispanic Americans	4,163	Yes
18562	MT ZION WOODLAWN	CINCINNATI	OH	\$110,598	Black Americans	167	Yes
20186	CHILDREN'S MEDICAL CENTER	CINCINNATI	OH	\$50,458,400	Asian Americans, Black Americans, Hispanic Americans	6,321	No
22151	CLEVELAND CHURCH OF CHRIST	CLEVELAND	OH	\$400,349	Black Americans	414	Yes
24578	TOLEDO URBAN	TOLEDO	OH	\$13,252,558	Black Americans	4,822	Yes
66860	GREATER CLEVELAND COMMUNITY	CLEVELAND	OH	\$9,971,780	Black Americans	2,940	Yes
68603	NUEVA ESPERANZA COMMUNITY	TOLEDO	OH	\$4,497,184	Hispanic Americans, Native Americans	866	Yes
14610	MORNING STAR	TULSA	OK	\$978,275	Black Americans	409	Yes
24910	OTOE-MISSOURIA	RED ROCK	OK	\$2,158,705	Asian Americans, Native Americans	470	Yes
65774	TEACHERS	OKLAHOMA CITY	OK	\$7,868,311	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,360	No
11783	S I PHILADELPHIA	PHILADELPHIA	PA	\$235,529	Black Americans	93	Yes
16525	MOUNT CARMEL BAPTIST	PHILADELPHIA	PA	\$757,734	Black Americans	212	Yes
16728	PINN MEMORIAL	PHILADELPHIA	PA	\$229,027	Black Americans	187	Yes
17269	HOLY TRINITY BAPTIST	PHILADELPHIA	PA	\$21,503	Black Americans	103	Yes
17885	TRANSIT WORKERS	PHILADELPHIA	PA	\$21,258,666	Black Americans, Hispanic Americans	4,445	Yes
19046	ST. PAULS	PHILADELPHIA	PA	\$115,797	Black Americans	150	Yes
20354	HILL DISTRICT	PITTSBURGH	PA	\$10,490,628	Black Americans	3,672	Yes

Appendix 3

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
20839	MORNING STAR BAPTIST	CLAIRTON	PA	\$473,591	Black Americans	305	Yes
22007	WAYLAND TEMPLE BAPTIST	PHILADELPHIA	PA	\$194,811	Black Americans	111	Yes
23037	WHITE ROCK	PHILADELPHIA	PA	\$912,997	Black Americans	110	No
23556	PAPER CONVERTERS LOCAL 286/1034	PHILADELPHIA	PA	\$1,759,419	Asian Americans, Black Americans, Hispanic Americans	2,256	Yes
24104	TROUVAILLE	PHILADELPHIA	PA	\$3,122,135	Black Americans, Hispanic Americans	1,060	Yes
24266	M.A.B.C.	PHILADELPHIA	PA	\$178,276	Black Americans	165	Yes
24853	NEW LIFE	PHILADELPHIA	PA	\$857,186	Black Americans	559	Yes
6918	VAPR	SAN JUAN	PR	\$243,371,255	Hispanic Americans	18,837	Yes
7345	CARIBE	SAN JUAN	PR	\$586,695,117	Hispanic Americans	45,766	Yes
11477	UNIVERSAL COOP	RIO GRANDE	PR	\$30,151,351	Hispanic Americans	3,611	Yes
12771	PUERTO RICO EMPLOYEE GROUPS	SAN JUAN	PR	\$3,290,522	Hispanic Americans	985	Yes
13939	PUERTO RICO	CAPARRA	PR	\$210,480,959	Hispanic Americans	20,815	Yes
24714	WOODLAWN	PAWTUCKET	RI	\$15,879,049	Asian Americans, Black Americans, Hispanic Americans	1,955	Yes
1397	EDISTO	ORANGEBURG	SC	\$23,792,456	Asian Americans, Black Americans, Hispanic Americans, Native Americans	3,347	Yes
13472	BERKELEY COMMUNITY	MONCKS CORNER	SC	\$15,747,482	Black Americans	3,266	Yes
19619	TRINITY BAPTIST CHURCH	FLORENCE	SC	\$2,479,716	Black Americans	187	Yes
22530	PEE DEE	FLORENCE	SC	\$40,521,103	Black Americans	5,286	Yes
24623	BROOKLAND	WEST COLUMBIA	SC	\$4,733,455	Black Americans	1,270	Yes
61260	PALMETTO HEALTH	COLUMBIA	SC	\$96,141,427	Black Americans	10,908	Yes
23309	SISSETON-WAHPETON	AGENCY VILLAGE	SD	\$5,762,055	Native Americans	1,535	Yes
24847	LAKOTA	KYLE	SD	\$10,024,566	Native Americans	3,590	Yes
6667	TSU	NASHVILLE	TN	\$1,311,827	Black Americans	400	Yes
15433	MEMPHIS MUNICIPAL EMPLOYEES	MEMPHIS	TN	\$17,701,734	Black Americans	3,021	Yes
68135	METROPOLITAN TEACHERS	NASHVILLE	TN	\$2,604,766	Black Americans	1,715	Yes
68165	OLIVET BAPTIST	CORDOVA	TN	\$718,678	Black Americans	1,416	No
68513	SMART CHOICE	CLEVELAND	TN	\$3,959,586	Black Americans, Hispanic Americans	939	Yes
850	VALLEY	BROWNSVILLE	TX	\$103,760,023	Hispanic Americans	9,425	No
856	MOUNTAIN STAR	EL PASO	TX	\$40,622,401	Hispanic Americans	3,964	Yes
926	RIVER CITY	SAN ANTONIO	TX	\$128,725,171	Hispanic Americans	13,020	Yes

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
1409	EL PASO AREA TEACHERS	EL PASO	TX	\$864,519,897	Asian Americans, Black Americans, Hispanic Americans	69,340	Yes
1792	EVOLVE	EL PASO	TX	\$361,049,263	Hispanic Americans	17,964	Yes
1879	TEXAS COMMUNITY	KINGSVILLE	TX	\$22,749,657	Hispanic Americans	2,475	Yes
2077	PRAIRIE VIEW	PRAIRIE VIEW	TX	\$3,122,873	Black Americans	628	Yes
2131	PRIMEWAY	HOUSTON	TX	\$655,258,584	Asian Americans, Black Americans, Hispanic Americans, Native Americans	48,892	Yes
3064	SELECT	SAN ANTONIO	TX	\$55,909,918	Black Americans, Hispanic Americans	6,586	Yes
4015	GENERATIONS COMMUNITY	SAN ANTONIO	TX	\$691,267,162	Asian Americans, Black Americans, Hispanic Americans	48,499	Yes
4060	GULF COAST	CORPUS CHRISTI	TX	\$284,396,071	Hispanic Americans	16,130	Yes
4148	HIGHWAY DISTRICT 21	MCALLEN	TX	\$51,675,939	Hispanic Americans	3,520	Yes
5547	SECURITY FIRST	MCALLEN	TX	\$465,994,848	Hispanic Americans	38,469	Yes
5555	WACONIZED	WACO	TX	\$4,118,114	Black Americans	452	Yes
5665	CITY	AMARILLO	TX	\$60,606,060	Asian Americans, Black Americans, Hispanic Americans, Native Americans	3,124	Yes
5935	COWBOY COUNTRY	PREMONT	TX	\$17,604,600	Hispanic Americans	2,333	Yes
7024	SOUTH TEXAS REGIONAL	LAREDO	TX	\$5,730,009	Hispanic Americans	1,334	Yes
7092	GALVESTON SCHOOL EMPLOYEES	GALVESTON	TX	\$3,140,503	Black Americans, Hispanic Americans	1,044	Yes
8237	SOUTH TEXAS	MCALLEN	TX	\$63,537,046	Hispanic Americans	7,551	Yes
8413	PORT ARTHUR TEACHERS	PORT ARTHUR	TX	\$36,331,273	Black Americans	3,230	Yes
9496	SP TRAINMEN	HOUSTON	TX	\$3,517,602	Black Americans	544	No
9799	ROCKET	MCGREGOR	TX	\$29,968,913	Hispanic Americans, Native Americans	3,220	Yes
9843	FRIONA TEXAS	FRIONA	TX	\$16,917,454	Hispanic Americans	1,663	Yes
10174	FIRSTLIGHT	EL PASO	TX	\$1,395,991,157	Asian Americans, Hispanic Americans	107,843	Yes
10776	TEACHERS ALLIANCE	LONGVIEW	TX	\$565,715	Black Americans	350	Yes
10994	NAFT	PHARR	TX	\$121,994,267	Hispanic Americans	11,767	Yes
11011	LAREDO	LAREDO	TX	\$153,929,995	Hispanic Americans	19,025	Yes
11032	HEART O' TEXAS	WACO	TX	\$51,945,883	Black Americans, Hispanic Americans	5,273	Yes
11927	COASTAL COMMUNITY	GALVESTON	TX	\$74,943,639	Black Americans, Hispanic Americans	10,161	Yes
12472	LAREDO FIRE DEPARTMENT	LAREDO	TX	\$15,737,892	Hispanic Americans	1,739	Yes
12859	FAITH COOPERATIVE	DALLAS	TX	\$1,918,799	Black Americans	944	Yes

Appendix 3

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
14734	LA JOYA AREA	LA JOYA	TX	\$68,952,417	Hispanic Americans	15,302	Yes
15817	PILGRIM CUCC	HOUSTON	TX	\$914,936	Black Americans	265	Yes
16271	BAKER HUGHES	HOUSTON	TX	\$14,585,430	Black Americans, Hispanic Americans	1,742	No
16813	CAPROCK	LAMESA	TX	\$38,062,408	Hispanic Americans	3,596	Yes
17067	OUR MOTHER OF MERCY PARISH HOUSTON	HOUSTON	TX	\$3,010,229	Black Americans	610	Yes
17105	PEAR ORCHARD	BEAUMONT	TX	\$1,098,065	Black Americans	328	Yes
18218	TEXAS LEE	HOUSTON	TX	\$813,694	Asian Americans	101	No
18559	STARR COUNTY TEACHERS	RIO GRANDE CITY	TX	\$43,257,671	Hispanic Americans	4,648	Yes
20147	TEAM FINANCIAL	HOUSTON	TX	\$5,528,563	Black Americans, Hispanic Americans	1,208	Yes
20267	FRIO COUNTY	PEARSALL	TX	\$7,673,423	Hispanic Americans	1,579	No
20392	BROWNSVILLE CITY EMPLOYEES	BROWNSVILLE	TX	\$7,653,951	Hispanic Americans	1,396	Yes
21029	PORT OF HOUSTON WAREHOUSE	HOUSTON	TX	\$6,097,129	Black Americans	223	Yes
21788	VALWOOD PARK	CARROLLTON	TX	\$26,898,595	Black Americans, Hispanic Americans	2,752	No
24304	BORDER	DEL RIO	TX	\$218,739,124	Hispanic Americans	25,326	Yes
24324	MET TRAN	HOUSTON	TX	\$10,729,675	Black Americans	2,432	Yes
24384	NIZARI PROGRESSIVE	SUGAR LAND	TX	\$270,675,615	Asian Americans	14,968	No
24463	BRENTWOOD BAPTIST CHURCH	HOUSTON	TX	\$1,343,993	Black Americans	641	Yes
24532	COVENANT SAVINGS	KILLEEN	TX	\$4,375,368	Black Americans	1,358	Yes
24605	MOUNT OLIVE BAPTIST CHURCH	ARLINGTON	TX	\$9,694,493	Black Americans	1,246	No
24769	EMPOWERMENT COMMUNITY DEVELOPMENT	HOUSTON	TX	\$1,025,417	Black Americans	802	Yes
24804	OAK CLIFF CHRISTIAN	DALLAS	TX	\$7,169,616	Black Americans	1,998	Yes
24818	PIONEER MUTUAL	SUGAR LAND	TX	\$230,832,483	Asian Americans	9,737	No
24867	REDEEMER	GREENVILLE	TX	\$5,213,826	Black Americans	865	No
60058	GECU	EL PASO	TX	\$3,746,113,922	Hispanic Americans	409,696	Yes
60307	GRAND PRAIRIE	GRAND PRAIRIE	TX	\$21,385,679	Hispanic Americans	1,891	No
60533	SOUTHWEST HERITAGE	ODESSA	TX	\$192,873,869	Hispanic Americans	12,188	Yes
61267	ALAMO CITY	SAN ANTONIO	TX	\$11,832,992	Black Americans, Hispanic Americans	1,363	Yes
61306	TEXAS BRIDGE	CORPUS CHRISTI	TX	\$74,942,146	Hispanic Americans	6,798	No
61457	PLUS4	HOUSTON	TX	\$201,900,764	Black Americans, Hispanic Americans	33,917	No
61532	REEVES COUNTY TEACHERS	PECOS	TX	\$11,154,133	Hispanic Americans	1,412	Yes

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
61604	LIBERTYONE	ARLINGTON	TX	\$165,766,970	Asian Americans, Black Americans, Hispanic Americans, Native Americans	8,832	No
66366	EDINBURG TEACHERS	EDINBURG	TX	\$103,591,968	Hispanic Americans	7,417	Yes
67413	A NEW DIRECTION	DALLAS	TX	\$17,632,702	Asian Americans, Black Americans, Hispanic Americans	2,801	No
67485	CORPUS CHRISTI S.P.	CORPUS CHRISTI	TX	\$3,251,880	Hispanic Americans	649	Yes
67512	STAR OF TEXAS	AUSTIN	TX	\$60,713,701	Hispanic Americans	2,607	Yes
67574	BEAUMONT COMMUNITY	BEAUMONT	TX	\$35,017,598	Black Americans, Hispanic Americans	3,750	Yes
67578	NCE	CORPUS CHRISTI	TX	\$5,423,027	Hispanic Americans	1,480	Yes
67579	TEX MEX	LAREDO	TX	\$12,782,973	Hispanic Americans	3,946	Yes
67592	WEST TEXAS	ODESSA	TX	\$62,368,930	Asian Americans, Black Americans, Hispanic Americans	5,066	Yes
67642	MTCU	MIDLAND	TX	\$143,998,178	Asian Americans, Black Americans, Hispanic Americans	7,693	Yes
67669	CITY	DALLAS	TX	\$597,562,464	Asian Americans, Black Americans, Hispanic Americans	35,647	No
67963	CORPUS CHRISTI POSTAL EMPLOYEES	CORPUS CHRISTI	TX	\$15,408,707	Hispanic Americans	1,860	No
68010	ALPINE COMMUNITY	ALPINE	TX	\$17,086,855	Hispanic Americans	2,091	Yes
68300	STAR FINANCIAL	CORPUS CHRISTI	TX	\$51,260,160	Hispanic Americans	4,577	Yes
68439	RESOURCE ONE	DALLAS	TX	\$738,381,722	Black Americans, Hispanic Americans	67,537	Yes
68482	COASTLIFE	CORPUS CHRISTI	TX	\$459,349,678	Hispanic Americans	37,230	Yes
68529	LIGHT COMMERCE	HOUSTON	TX	\$4,289,962	Black Americans	856	Yes
68615	NAVY ARMY COMMUNITY	CORPUS CHRISTI	TX	\$4,042,196,028	Hispanic Americans	208,576	Yes
68675	JAFARI NO-INTEREST	HOUSTON	TX	\$1,768,354	Asian Americans	341	No
67005	NATIONAL J. A. C. L.	SALT LAKE CITY	UT	\$38,407,241	Asian Americans	3,470	No
1282	RICHMOND HERITAGE	RICHMOND	VA	\$11,711,770	Black Americans	2,181	Yes
1407	DEMOCRACY	ALEXANDRIA	VA	\$178,029,450	Black Americans	13,250	Yes
3029	VIRGINIA STATE UNIVERSITY	SOUTH CHESTERFI	VA	\$12,131,181	Black Americans	1,912	Yes
5970	METROPOLITAN CHURCH	SUFFOLK	VA	\$12,201,678	Black Americans	1,870	No
10636	BRUNSWICK COUNTY TEACHERS	LAWRENCEVILLE	VA	\$515,026	Black Americans	364	Yes
11986	HIGH STREET BAPTIST CHURCH	ROANOKE	VA	\$2,384,661	Black Americans	305	Yes
19416	GLAMORGAN EMPLOYEES	LYNCHBURG	VA	\$1,890,559	Black Americans	313	No

Appendix 3

CU Number	CU Name	City	State	Total Assets	Minority Category(ies)	Total Members	Low Income Designated
19867	URW COMMUNITY	DANVILLE	VA	\$224,473,212	Asian Americans, Black Americans, Hispanic Americans, Native Americans	32,041	Yes
21367	PLANTERS	SUFFOLK	VA	\$3,202,107	Black Americans	1,089	Yes
22049	PORT OF HAMPTON ROADS ILA	NORFOLK	VA	\$7,532,591	Black Americans	1,500	Yes
23760	HALIFAX COUNTY COMMUNITY	SOUTH BOSTON	VA	\$7,285,064	Black Americans	4,629	Yes
24535	FIRST BAPTIST CHURCH OF VIENNA (VA)	VIENNA	VA	\$1,220,824	Black Americans	360	No
24616	TBC	RICHMOND	VA	\$147,360	Black Americans	115	Yes
24640	MOUNT PLEASANT BAPTIST CHURCH	ALEXANDRIA	VA	\$266,592	Black Americans	129	Yes
66896	PETERSBURG FED REF CREDIT UNION INC	HOPEWELL	VA	\$4,261,358	Black Americans	749	No
66929	CREDIT UNION OF RICHMOND INCORPORAT	RICHMOND	VA	\$72,293,154	Black Americans	5,529	No
7970	ST. THOMAS	CHARLOTTE AMALI	VI	\$81,591,922	Black Americans	7,791	Yes
7989	CHRISTIANSTED	CHRISTIANSTED	VI	\$30,433,530	Black Americans	3,043	Yes
8069	FREDERIKSTED	FREDERIKSTED	VI	\$23,493,112	Asian Americans, Hispanic Americans	3,297	Yes
23294	VITELCO EMPLOYEES	CHARLOTTE AMALI	VI	\$1,866,495	Black Americans	348	Yes
23811	MID-ISLAND	CHRISTIANSTED	VI	\$17,056,921	Black Americans	2,253	Yes
24648	LCO	HAYWARD	WI	\$2,763,624	Native Americans	1,374	Yes
68044	HOLY REDEEMER COMMUNITY OF SE WIS.	MILWAUKEE	WI	\$773,268	Black Americans	274	Yes
68112	W. VIRGINIA STATE CONVENTION	HILLTOP	WV	\$309,402	Black Americans	185	Yes
				Total Assets: \$58,877,810,062	Total Members: 4,510,288		

Appendix 4: Key Terms and List of Acronyms

CDFI: Community Development Financial Institution. The Treasury Department designates financial institutions that provide financial services to low-income and underserved people and communities and that meet certain criteria as CDFIs. CDFI credit unions are eligible for awards through competitive programs administered by the Treasury’s CDFI Fund.

CDRLF: Community Development Revolving Loan Fund. Congress provides an appropriation through this Fund to the NCUA to make grants and loans to qualified low-income credit unions.

CURE: Office of Credit Union Resources and Expansion

Field of Membership: A credit union’s field of membership defines who is eligible to join the credit union. Depending on the credit union’s charter, a field of membership can include individuals who:

- Are members of an association (such as a civic association or religious institution) or part of a community (such as a county or town);
- Are employed in a particular occupation (such as firefighters or teachers);
- Are a part of an underserved area (such as a rural county); or
- Who share a common bond, such as those who work at a factory or those who work for the factory’s suppliers.

FIRREA: Financial Institutions Reform, Recovery, and Enforcement Act of 1989

Low-Income-Designated Credit Union: The Federal Credit Union Act allows the NCUA to designate a credit union as low-income if it meets certain criteria. This designation gives these credit unions a greater ability to help stimulate economic growth and provide affordable financial services in communities that have been historically underserved. To qualify as a low-income credit union, a majority of a credit union’s membership must meet certain low-income thresholds based on data from the U.S. Census Bureau. The designation offers several benefits for credit unions that qualify, including the ability to accept non-member deposits, an exemption from the member business lending cap, eligibility for technical assistance grants and loans, and the ability to obtain supplemental capital from organizations, such as banks or outside investors.

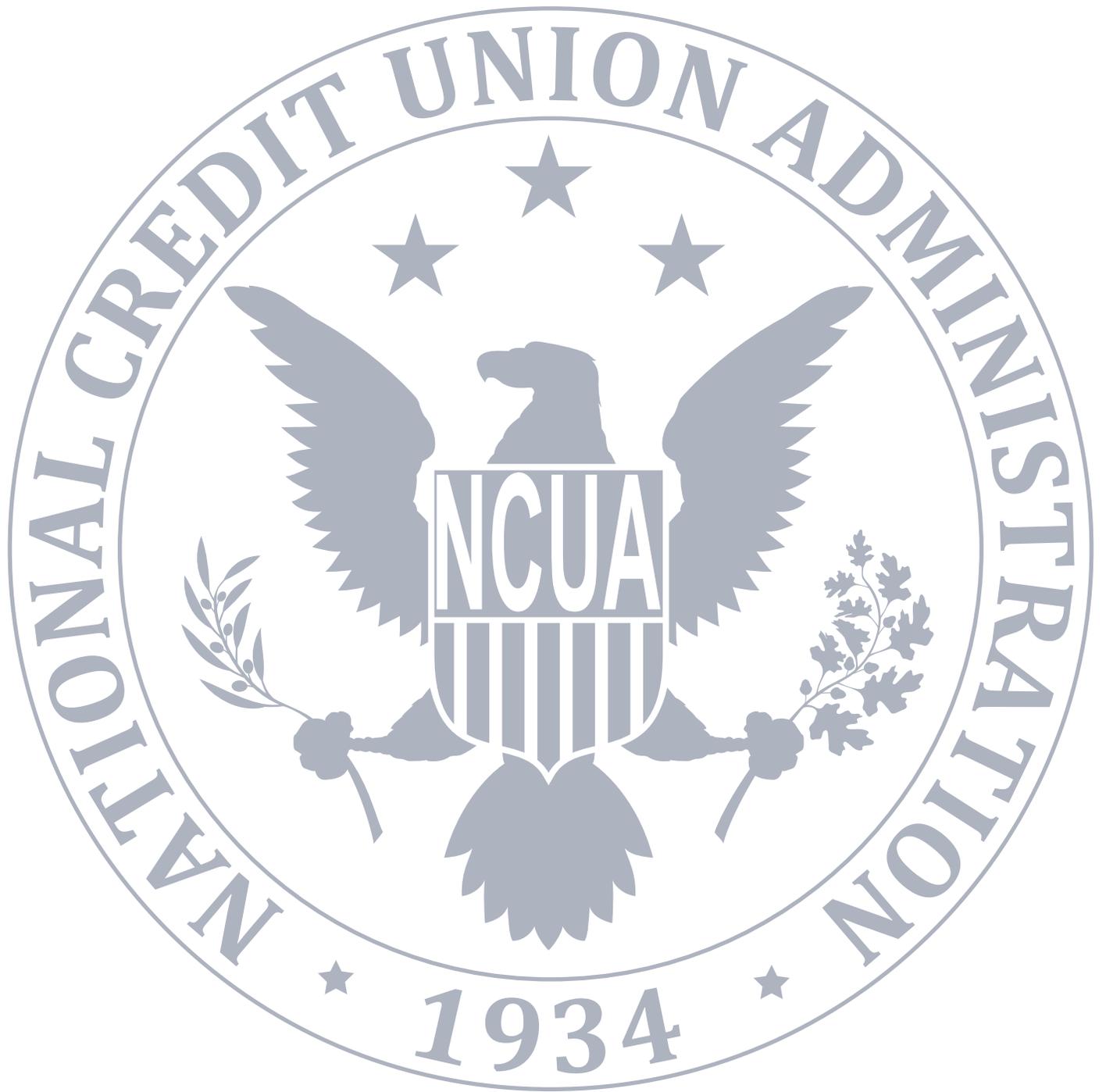
Member: A person who uses a credit union is referred to as a member rather than a customer. This is because a credit union member actually owns a portion, or share, of their credit union. This differs from a bank, which is owned by its shareholders, not its customers. A credit union member also has the ability to determine the credit union’s board of directors through a democratic election.

Minority Depository Institution: A federally insured credit union in which a majority of its current members, its board of directors, and the community it serves, as designated in its charter, fall within any of the eligible minority groups defined in [Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989](#): any “Black American, Asian American, Hispanic American, or Native American.”

NCUA: National Credit Union Administration

The National Credit Union Share Insurance Fund: The Share Insurance Fund provides deposit insurance for member accounts at all federally insured credit unions. Established by Congress in 1970, the Fund is administered by the NCUA and is backed by the full faith and credit of the United States. The Fund insures individual accounts to \$250,000, and a member's interest in all joint accounts combined is insured to \$250,000. The Fund separately protects IRA and KEOGH retirement accounts up to \$250,000.

Small Credit Union: A credit union with assets of less than \$100 million. That designation makes the credit union eligible for certain special regulatory considerations.





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